



STIC Search Report

EIC 3600

STIC Database Tracking Number: 151468

TO: Peter Choi
Location: 5B15
Art Unit : 3623
Friday, April 29, 2005

Case Serial Number: 09/828530

From: Sylvia Keys
Location: EIC 3600
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Search Notes

Dear Examiner Choi,

Please read through the results.

If you have any questions, please do not hesitate to contact me.

Sylvia

- all results considered

PL



10

STIC EIC 3600 Search Request Form

705/10

2
43

Today's Date: 4/21/05

What date would you like to use to limit the search?

Priority Date: 4/9/01

Other: 15/1/08

Name PETER CHOI
AU 3623 Examiner # 80673
Room # 5B15 Phone x26971
Serial # 09/828530

Format for Search Results (Circle One):

PAPER DISK EMAIL

Where have you searched so far?

USP DWPI EPO JPO ACM IBM TDB
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Is this a "Fast & Focused" Search Request? (Circle One) YES NO

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What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

- using models (propensity & timing) to predict likelihood of
 - customers responding to an offer
 - when customers will respond
- using computers/software to:
 - generate lists of possible customers
 - prompt for time when offer is to be presented
 - prompt for user to select characteristics for clustering customers into groups
- rules/logic for determining:
 - a time when customers will respond to an offer
 - which customers are likely to respond to an offer
- FINANCING
- LOANS/MORTGAGES
- DATA MINING

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Date picked up _____ Date Completed _____

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Set	Items	Description
S1	6481	(FINANCING OR LOAN OR LOANS OR MORTGAGE?) (5N) (OFFER OR OFFERS OR PROMOTION? OR INCENTIVE? OR DISCOUNT?)
S2	199639	(MODEL? OR SIMULAT?) (5N) (PREDICT? OR FORETELL? OR FORECAST? OR PROBABILIT? OR LIKELIHOOD? OR ODDS OR EXPECT? OR FORESEE? OR ANTICIPAT?)
S3	17945	(SOFTWARE OR PROGRAM OR PROGRAMS) (5N) (PREDICT? OR FORETELL? OR FORECAST? OR PROBABILIT? OR LIKELIHOOD? OR ODDS OR EXPECT? OR FORESEE? OR ANTICIPAT?)
S4	91729	DATA()MINING OR MINING
S5	7329	(CUSTOMER? OR CLIENT? OR CONSUMER OR CONSUMERS) (5N) (RESPONSE? OR RESPOND? OR FEEDBACK?)
S6	2995809	WHEN OR TIME OR TIME() FRAME?
S7	4065	GENERAT? (5N) (LEAD OR LEADS)
S8	238	AU=(NABE, O? OR NABE O? OR FOGARTY, D? OR FOGARTY D? OR BELL, I? OR BELL I? OR SAMRA, B? OR SAMRA B?)
S9	47	S1 AND (S2 OR S3 OR S4)
S10	0	S9 AND S5
S11	17	S9 AND (S6 OR S7)
S12	0	S8 AND S1

11/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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7257969

Title: Companies boost sales efforts with predictive analysis

Journal: InformationWEEK no.877 p.62-4

Publisher: CMP Media Inc,

Publication Date: 25 Feb. 2002 Country of Publication: USA

CODEN: INFWE4 ISSN: 8750-6874

SICI: 8750-6874(20020225)877L:62:CBSE;1-1

Material Identity Number: I819-2002-010

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: To turn occasional customers into best customers, retailers must predict who will buy what products. In the past **when** shopkeepers knew customers by name, that was easy. But in these days of mass-market, multichannel retailing, even Todd & Holland, which prides itself on understanding its clientele's tastes, is finding it tough to make such predictions. To do that, more businesses are turning to **predictive** analysis, a technique that **models** historical data with assumptive future conditions to predict outcomes or events. Predictive analysis includes forecasting and propensity analysis. Forecasting identifies trends and predicts future sales, for example. Propensity analysis uses **data - mining** algorithms such as regression analysis, decision trees, clustering, and neural networks to calculate consumers' predilection to buy a particular product, respond to an **offer**, or default on a **loan**.

Subfile: D

Descriptors: **data mining**; retailing

Identifiers: retailers; predictive analysis; **data - mining**

Class Codes: D2140 (Marketing, retailing and distribution applications of IT); D2080 (Information services and database systems in IT)

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11/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01913498 ORDER NO: AADAA-I3069092

Microfinance borrower default: Evidence from the Philippines

Author: Coke, Rebecca Nell

Degree: Ph.D.

Year: 2002

Corporate Source/Institution: The American University (0008)

Chair: Maria S. Floro

Source: VOLUME 63/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3656. 154 PAGES

Descriptors: ECONOMICS, FINANCE ; ECONOMICS, GENERAL ; ECONOMICS, COMMERCE-BUSINESS

Descriptor Codes: 0508; 0501; 0505

ISBN: 0-493-88714-8

This research examines the factors influencing default decisions in group-lending based microfinance loans. The model of borrower default contributes to the understanding of rural finance by connecting the literature on household bargaining power with **models** of credit contracts. Specifically, the **likelihood** of default is a function of four main variables: business income, other family income, group sanctions, and intra-household bargaining power.

A borrower-level survey of microfinance households in the Philippines collected in 2000 is used to test the implications of the loan default model. The survey shows that there are significant differences in the incidence of default in small loan sizes as compared to larger loan sizes. Default behavior changes over **time** and depends on the loan size. In general, borrowers will repay the first **loan** whenever possible, but **incentives** to repay diminish as **loan** size increases. This is a function of the sharply diminishing returns to capital in the microfinance businesses.

The empirical tests of the survey data show that, for small loan sizes, the theoretical **model** is a good **predictor** of default behavior. Both microfinance business income and other family income are positively and significantly related to loan repayment. Also, as the relative household bargaining power of the borrower increases, the loan is more likely to be repaid.

However, prediction of default behavior in large loan sizes is more problematic. The income from the microfinance business is still a significant determinant of repayment, but other family income is no longer significant. Also, variables measuring intra-household bargaining power are no longer significant predictors of repayment. Finally, the survey shows that the group sanctions are weak and have at best a small impact on the default decision.

11/5/3 (Item 2 from file: 35)
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01703591 ORDER NO: AAD99-31661

CREDIT FOR THE POOR: MICROLENDING TECHNOLOGIES AND CONTRACT DESIGN IN BOLIVIA (MORAL HAZARD)

Author: NAVAJAS, SERGIO

Degree: PH.D.

Year: 1999

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)

Adviser: CLAUDIO GONZALEZ-VEGA

Source: VOLUME 60/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1689. 135 PAGES

Descriptors: ECONOMICS, FINANCE ; SOCIOLOGY, PUBLIC AND SOCIAL WELFARE ;
ECONOMICS, THEORY

Descriptor Codes: 0508; 0630; 0511

This dissertation develops models to represent alternative lending technologies and the resulting loan contracts **when** the lender simultaneously faces moral hazard and adverse selection in markets where collateral is scarce. These **models** are used to **predict** who gets loans and in what conditions, **when** the lender must overcome collateral imperfections, high fixed costs, and increasing competition from lenders offering different contracts. The **model** correctly **predicts** borrower types for two Bolivian microfinance organizations.

Access to credit for the poor has dramatically improved in Bolivia due to new microlending technologies that significantly differ from collateral-based technologies and among themselves. A benchmark model is developed to compare technologies **when** lenders simultaneously address information asymmetries about actions (diligence) and type (productivity). Depending on the lender's stock of information and lending technology and the borrower's collateral, different contracts are offered that match different borrower classes. Comparative statics results about imperfect collateral, equity contributions, and fixed and monitoring costs are examined.

Both portfolio quality and size matter, because microlenders must cover substantial fixed handling costs related to lending to the poor. A tradeoff emerges as the interest rate increases, augmenting individual repayment promises, but the total number of borrowers and portfolio quality decline.

The different technologies of the two largest Bolivian microfinance organizations, BancoSol and Caja Los Andes, are studied. An important difference is the degree of standardization of **loan** contracts. Andes **offers** personalized (separating) contracts after intensive screening, pledging of imperfect collateral (assets with high consumption but low resale value), and monitoring to ameliorate moral hazard. BancoSol offers standardized (pooling) contracts to all takers and screening and monitoring are delegated to joint liability credit groups.

Matching is determined by the lending technology. Low-productivity borrowers prefer standard contracts due to the possibility of

cross-subsidization. High-productivity borrowers prefer personalized contracts to avoid cross-subsidizing others. Competition may improve access for the poor through lower monopoly rents but it may deteriorate the quality and, size of the portfolio of poverty-oriented lenders. Non-parametric statistics show that lower-productivity and poorer borrowers are more likely to borrow from BancoSol.

11/5/4 (Item 3 from file: 35)

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01538751 ORDER NO: AAD97-12917

MORAL HAZARDS IN CREDIT RELATIONS (UNWILLINGNESS, DIVERSION, BORROWED FUNDS, FARMERS, INDIA)

Author: DORSAINVIL, DANIEL

Degree: PH.D.

Year: 1996

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: ANDREW FOSTER

Source: VOLUME 57/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4859. 94 PAGES

Descriptors: ECONOMICS, FINANCE ; ECONOMICS, AGRICULTURAL

Descriptor Codes: 0508; 0503

Finding evidence for the presence of moral hazard is difficult because measures of 'unwillingness' are not readily available. For this reason, many theoretical models born out of Information Theory remain untested. In this dissertation I develop two theoretical models and derive empirical tests for the presence of a specific form of moral hazard in credit transactions: diversion of borrowed funds. In the first model, I assess a household's demographic structure as a source of this specific risk, while in the second model, I explore the possibility that lenders schedule the release of funds to farmers to avoid default risks due to capital diversion. Summaries of these models and test results are included below.

Model I. While the fungibility of funds has been recognized as a problem facing agricultural credit programs, it is not clear how or where funds are diverted by borrowers. Household composition is likely to be an important determinant of the allocation of resources between consumption and production. In particular, given equal resources, households who have to support many dependents relative to others may be more likely to divert funds toward consumption. Evidence from rural South India supports the hypothesis that household composition is one of the determinants of equilibrium input demand, and farmer output. Accordingly, moneylenders consider both wealth and household composition **when** deciding on the size of **loans** to **offer** households.

Model II. The existing literature on informal rural credit ignores the timing of loan disbursements as a choice variable in lenders' decisions. This model introduces delayed disbursement as an alternative mechanism lenders use to cope with the most likely type of information asymmetry faced by rural lenders: moral hazard. A model is introduced in which a lender-faced with a limited liability constraint and moral hazard--must schedule the disbursement of loans to (a) avoid willful default, and (b) obtain the necessary current production information to assess the farmer's ability to repay. Empirical findings based on data from South India confirm the **model's predictions** that poor farmers with a bad credit history are the most likely targets of delay.

11/5/5 (Item 4 from file: 35)

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01460749 ORDER NO: AADAA-I9605184

EQUILIBRIUM CREDIT RATIONING AND MONITORING: AN EMPIRICAL INVESTIGATION

Author: VAMOSI, ALEXANDER RICHARD

Degree: PH.D.

Year: 1995

Corporate Source/Institution: THE UNIVERSITY OF NORTH CAROLINA AT CHAPEL HILL (0153)

Adviser: ROGER N. WAUD

Source: VOLUME 56/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4080. 157 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

The purpose of this dissertation is to investigate the equilibrium credit rationing hypothesis within a costly state verification framework. An empirical counterpart to Williamson's monitoring cost model is developed and estimated. The theoretical predictions are driven by the nonmonotonic nature of intermediary expected return functions. Increases in the loan rate raise the probability of default, and subsequently, the expected cost of monitoring. Returns are maximized **when** the incremental cost associated with monitoring just offsets the benefits from increasing the **loan** rate. There is no **incentive** to raise the **loan** rate beyond this optimal level.

An empirical return function is generated by taking a Taylor series expansion around mean values of the theoretical construct. This methodology fosters specific interpretations of parameter estimates and broadens the criteria by which to evaluate the model. Monitoring costs are in general unobservable. A simple accounting model demonstrates that a reasonable approach in devising a proxy measure is to divide average labor or total costs by a measure of the realized default rate. Six different measures are presented and evaluated.

Parameter estimates of the return equation for the 1983-92 period tend to conform to a number of the **predictions** of the monitoring cost **model**. The results are, however, sensitive to different measures of monitoring cost **when** the data is specified in levels. Based on confidence intervals associated with quarterly estimates of expected marginal returns, the equilibrium rationing hypothesis is soundly rejected. For much of the 1973-82 subsample it is difficult to reject the hypothesis that an increase in the loan rate leaves the risk premium unchanged. In rare instances, the large variances associated with expected marginal returns encompass both market clearing and rationing solutions. Loan supply estimates produce some supporting evidence in favor of credit rationing for the 1973-82 subsample, but the evidence is weak, and the results are very sensitive to specification.

11/5/6 (Item 5 from file: 35)

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01429788 ORDER NO: AADAA-I9529553

TOWARD A NEW THEORY OF MORTGAGE POINTS (DISCOUNT POINTS)

Author: WEINSTEIN, DAVID ROEY

Degree: PH.D.

Year: 1994

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Chair: ROBERT H. EDELSTEIN

Source: VOLUME 56/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1917. 152 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, BANKING;

Sylvia Keys

29-Apr-05 02:09 PM

BUSINESS ADMINISTRATION, MARKETING
Descriptor Codes: 0508; 0770; 0338

Mortgage choice has been cited in past literature as a signal regarding a borrower's private information. Until, now the literature has viewed the choice of discount points as an indicator of the borrower's expected **time** horizon. Yet, the literature has also viewed the choice of loan duration or maturity as an indicator of a borrower's expected **time** horizon. This thesis resolves the apparent redundancy by modelling mortgage points as a device used to separate borrowers by their levels of uncertainty regarding their **time** horizons once lenders have separated them by **expected** horizon using loan maturity. A **model** is developed where the borrower's choice and the lender's offer menu are functions of each other's utility maximizing moves in a dynamic game. A dynamic programming algorithm is used to price loans and model borrower behavior. Intuition is provided regarding why and **when** lenders desire to separate borrowers by uncertainty about their **time** horizons. Intuition is also provided regarding the borrower's choice of points. The seminal Rothschild and Stiglitz (1986) is revisited in the presence of transaction costs. A Rothschild Stiglitz separating equilibrium with a continuum of consumer types is possible in a world of transaction costs. The model is tested using a rich data set of mortgage loans containing information on loan and borrower characteristics as well as points paid. the tests support the theoretical assertion that uncertain borrowers prefer **loans** with fewer **discount** points than their certain cohorts, *ceteris paribus* and the maintained assumption that borrowers choosing loans with same maturity have the same expected **time** horizon. Insight on the effects of borrower and other loan characteristics on prepayment behavior is also provided.

11/5/7 (Item 6 from file: 35)
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01426650 ORDER NO: AADAA-I9528434
FINANCIAL INTERMEDIATION AND THE PRICING OF UNDERWRITTEN ISSUES (SECURITIES UNDERWRITING)

Author: PURI, MANJU
Degree: PH.D.
Year: 1995
Corporate Source/Institution: NEW YORK UNIVERSITY, GRADUATE SCHOOL OF
BUSINESS ADMINISTRATION (0868)
Co-chairs: KOSE JOHN; ANTHONY SAUNDERS
Source: VOLUME 56/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1472. 107 PAGES
Descriptors: ECONOMICS, FINANCE; ECONOMICS, LABOR; ECONOMICS, HISTORY
Descriptor Codes: 0508; 0510; 0509

This dissertation investigates issues relating to the potential conflict of interests that banks face **when** they combine lending activities with underwriting of securities and the resultant implications for pricing as well as the long term performance of underwritten securities.

Chapter 1 models securities underwriting where the intermediaries (commercial banks and investment houses) have diverse conflicts of interest leading to differential pricing of securities. **When** underwriting securities, investment houses have an incentive to underinvest in costly information production. Banks obtain such information from **loan** monitoring, but have an **incentive** to misrepresent this information because of bad loan exposure to the issuing firm. Either situation leads to

a potential conflict of interest. The paper finds circumstances where banks' underwritings benefit issuers through higher realised prices. It also finds sufficient conditions for banks and investment houses to co-exist. Many of the **model** 's **predictions** are novel and empirically testable. In particular, banks are likely to have a pricing advantage for junior and information sensitive securities even **when** both intermediaries have similar reputations ex-ante.

Chapter 2 examines empirically the pricing of bank underwritten securities as compared to investment house underwritten securities from a unique **time** interval in the U.S. (pre-Glass-Steagall) **when** banks were allowed to underwrite securities. The evidence indicates that investors were willing to pay a higher price for securities underwritten by a bank rather than an investment house. The results support a certification role for banks, which is more valuable for junior and information sensitive securities.

Chapter 3 examines the long term default performance of bank underwritten securities. Contrary to conventional wisdom, it finds that bank underwritten issues defaulted less than investment house underwritten issues, over a seven year period from the issue date and had a significantly lower mortality rate. Further, the finding of the Senate hearings of the **time** were characterized by a sample selection bias. The underwritings of the two banks singled out for investigation performed worse than those of other banks and were not representative of banks as a whole.

11/5/8 (Item 7 from file: 35)

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01162444 ORDER NO: AAD91-19274

THE DIFFERENTIAL PREDICTIVE INFORMATION CONTENT OF EARNINGS ON ANALYSTS' FORECAST REVISIONS (PREDICTIVE INFORMATION)

Author: LEE, MYUNG GON

Degree: PH.D.

Year: 1990

Corporate Source/Institution: UNIVERSITY OF MISSOURI - COLUMBIA (0133)

Supervisor: EARL WILSON

Source: VOLUME 52/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 596. 122 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING

Descriptor Codes: 0272

Studies that have examined **time** -series patterns of earnings generally have not considered differences in the informational quality of earnings across firms. Since managers have different **incentives** in making production, **financing**, and investment decisions, and in preparing external financial reports, factors associated with these incentives can be expected to cause unequal informational quality of earnings announcements across firms.

The objective of this study is to develop and test hypotheses regarding the informational effects of differential firm-specific information environments on the relationship between earnings announcements and analysts' earnings forecast revisions. Evidence from previous studies suggests that analysts' expectations of managers' production, investment, and financing decisions are more uncertain, and their expectations of managers' financial reporting decisions are less noisy **when** firms are either moderately (from the entrenchment theory) or highly (from the positive agency theory) manager-owned, small, and low leveraged. Previous studies also suggest that fourth quarter earnings announcements are less

noisy than interim earnings announcements. These expectations, combined with new theoretical analysis introduced in this study, lead to five testable hypotheses.

A cross-sectional, adaptive **expectation model** is proposed to examine the effects of differences in the informational quality of quarterly earnings on analysts' forecast revisions. Stock price changes occurring between the prior forecast and the posterior **forecast** are introduced in the **model** as a way of controlling confounding events efficiently and effectively.

The results indicate that earnings announcements of the moderately manager-owned, small, and low leveraged firms have significantly more information content. These findings are consistent with the theoretical analysis in Chapter 3. Unexpectedly, the empirical results show that the fourth quarter earnings announcements have significantly less information content. The unexpected results may have been caused by year-end reduced uncertainties as a result of previous three quarterly earnings announcements, numerous press releases, and close analysts' following and by year-end adjustments that may have been bonus driven or associated with large discretionary write-offs.

11/5/9 (Item 8 from file: 35)

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01149450 ORDER NO: AAD91-08143

A COMPARATIVE ANALYSIS OF EMPIRICAL MORTGAGE PREPAYMENT MODELS: THE GNMA EXPERIENCE

Author: LUCY, ROBERT P.

Degree: PH.D.

Year: 1990

Corporate Source/Institution: CITY UNIVERSITY OF NEW YORK (0046)

Adviser: RONALD W. ANDERSON

Source: VOLUME 51/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3855. 109 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

Most mortgage debt carries with it the right of the mortgagor to pay off the loan in whole or in part prior to maturity, sometimes without penalty. It is this prepayment option of the mortgagor that makes the valuation of mortgages and mortgage-backed securities so difficult since rational pricing must explicitly account for any expected prepayment behavior. This thesis has as its main objective the estimation, interpretation, and comparison of prepayment probabilities from two distinct types of empirical models, the proportional hazard model and the aggregate logit model. Both address the following specific question: what is the conditional probability of a mortgagor prepaying his mortgage given the current set of exogenous factors that are thought to influence such behavior? The models are estimated using monthly observations of outstanding principal on GNMA pools. The proportional hazard model is found to fit the GNMA prepayment data quite poorly whereas the aggregate logit model is found to provide a more than adequate fit. The estimated aggregate logit **models predict** that the **probability** of prepayment is directly related to the financial **incentive** to refinance a **mortgage** by either of two measures although the responsiveness to either measure is not constant over **time**. In addition, prepayments are shown to react in a nonsymmetrical way to changes in the market interest rate above and below the contracted rate, they exhibit a non-monotonic pure-aging effect, there appears to be seasonality in prepayments, and prepayments seem to be

counter-cyclical. In addition, prepayments are estimated to increase in a volatile interest rate environment. This last result is contrary to the predictions of standard option pricing theory.

11/5/10 (Item 9 from file: 35)
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01088098 ORDER NO: AAD90-04424
AN ECONOMETRIC INVESTIGATION ON THE DETERMINATION OF THE MONETARY BASE AND MONEY MULTIPLIER IN KOREA

Author: YOON, SUNG CHAE
Degree: PH.D.
Year: 1989
Corporate Source/Institution: WEST VIRGINIA UNIVERSITY (0256)
CHAIRPERSON: DOUGLAS MITCHELL
Source: VOLUME 50/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2973. 135 PAGES
Descriptors: BUSINESS ADMINISTRATION, BANKING
Descriptor Codes: 0770

The purpose of this study was to investigate the behavior of the determinants of the Korean money supply and the various factors affecting it. Three major subjects were examined: (1) An investigation was made as to how monetary authorities respond to economy goal variables, such as output, unemployment and the inflation rate by using the monetary policy reaction function. (2) The roles of important variables that determine the money multiplier and each component of the monetary base comprising the level of the money supply were determined. (3) The **predictability** of the structural and ARIMA **model** was examined to see which one is a more appropriate **model** for **forecasting** the money multiplier; a naive forecasting technique was also introduced to compare with the structural and **time** series approaches.

The empirical findings are as follows: (1) The growth rate of the monetary base responded to the growth rate of output under an accommodation policy while it responded countercyclically to the inflation rate and the unemployment rate. The effect of the balance of payments was almost totally sterilized, and the effect of budget deficit was not monetized. (2) During the period of a M1 monetary target, non-policy variables contributed 74.9 percent to the growth rate of M1 but the portion of the contribution of non-policy variables declined to 58.5 percent during the M2 monetary target period. Policy variables such as the required reserve ratio on both **time** deposits and demand deposits played a relatively more important role in determining the level of money stock M1 while the non-policy variable of currency ratio had an important role in determining the level of M2. (3) The structural forecasting approach for the multiplier is based on the simulation of three determinants--the currency ratio, the **time** deposit ratio and the excess reserve ratio. The currency ratio and **time** deposit ratio are expressed as a function of the average family real income, rate of interest on **time** deposits and an average return on stock and bonds. The excess reserve ratio is expressed as a function of the interest rate on **loans** and the **discount** rate. The structural approach, which uses the actual values for exogenous variables, is the best **forecasting model** for the money multiplier m1 while the component approach of ARIMA which is dynamic simulation is the best for the multiplier m2.

11/5/11 (Item 10 from file: 35)
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1066645 ORDER NO: AAD89-16755

IMPERFECT COMPETITION, INDUSTRIAL POLICY, AND JAPANESE INTERNATIONAL COMPETITIVENESS

Author: LEE, HAKUYU HIRO

Degree: PH.D.

Year: 1988

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

CO-CHAIRS: SHERMAN ROBINSON; LAURA D'ANDREA TYSON

Source: VOLUME 50/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1029. 215 PAGES

Descriptors: ECONOMICS, COMMERCE-BUSINESS

Descriptor Codes: 0505

This study examines and quantifies the overall effects of Japanese industrial policy using a multisectoral computable general equilibrium (OGE) model. The policy tools evaluated are import protection, export **promotion**, accelerated depreciation, government **loans**, and R&D subsidies. The model is calibrated to represent the structure of the Japanese economy in the mid-1960s and it incorporates industrial organization characteristics, such as scale economies and imperfect competition. Unlike most previous studies on Japanese targeting policies which focus on one specific industry, in this study the effects of industrial policy are assessed on both the targeted and nontargeted industries.

The effects of sector-specific policies are first examined by conducting counterfactual experiments. The simulation results suggest that **when** scale economies and oligopolistic competition are present in some of the industries, there is indeed a role for industrial policy. However, **when** there are many closely related industries, promotion of industries that is merely based on the differences in the degree of scale economies and demand elasticities across industries may result in a policy failure. Accurate assessments of the production and demand structures in every market, interindustry linkage effects, and various parameter values are required to determine which industries should be targeted.

The effects of industrial policy are then simulated using the actual data on the levels of government assistance. The **model predicts** that the heavy and chemical industries benefited the most from industrial targeting in the 1960s, by expanding their production levels, strengthening their international competitiveness, and promoting exports. However, it is shown that the magnitudes of changes in the relative costs, the composition of output, and trade flows resulting from targeting have been relatively small. The results indicate that by the late 1960s, the importance of industrial policy in promoting growth and improving international competitiveness of selected industries was diminished.

11/5/12 (Item 11 from file: 35)

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0971009 ORDER NO: AAD87-27389

A THEORETICAL STUDY OF THE ROLE OF MARKET POSITION ON RISK IN RESEARCH AND DEVELOPMENT INVESTMENT

Author: ROSEN, RICHARD JOSEPH

Degree: PH.D

Year: 1987

Corporate Source/Institution: PRINCETON UNIVERSITY (0181)

Source: VOLUME 48/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2418. 181 PAGES
Descriptors: ECONOMICS, THEORY
Descriptor Codes: 0511

Schumpeter claimed that the economy is composed of firms engaged in a process of "creative destruction." Industries evolve as new and better products are introduced threatening the market position of established firms. To survive in this competition, firms often invest in research and development (R&D). However, one estimate is that 7 out of every 10 leaders in an established technology fail to make the transition to the next generation of technology. This dissertation attempts to model the dynamic turnover in R&D-intensive industries by examining the interaction between the market position of firms and the R&D projects they undertake.

The dissertation takes as its starting point the accumulated empirical evidence on the R&D, attempting to present a theory that yields predictions consistent with empirical observations. Reviewing the empirical evidence identifies some regularities. The remainder of the dissertation is divided into two parts, reflecting the different sources of innovations. The first part covers R&D projects that are conducted with corporate R&D programs while the second part examines the financing of R&D projects that originate outside the corporate sector.

The model in Part I is a two-stage model of cost-reducing R&D in a duopoly industry. The major difference from most earlier models of R&D investment is that firms have a wider range of R&D options. They are able to choose from a set of possible projects that differ in riskiness and expected return. They are also able to choose the level of their R&D investment. In this model, a low-cost firm generally chooses to invest in a safer project, but at a higher investment level, than a higher-cost cost rival.

Part II sets up a signalling model in the spirit of Spence and Riley to examine the financing of R&D projects originating outside the corporate sector. Entrepreneurs are assumed to have some private information about potential innovations which they reveal to financiers by conducting preliminary R&D. When large incumbent firms, because of their structure, can offer only restricted types of financing, the model predicts that the large firms finance the minor projects while venture capitalists and smaller firms finance the major projects.

11/5/13 (Item 12 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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935710 ORDER NO: AAD86-28723
THE SAVINGS BEHAVIOR OF RICH AND POOR: A STUDY OF TIME PREFERENCE AND LIQUIDITY CONSTRAINTS

Author: LAWRENCE, EMILY GILDE
Degree: PH.D.
Year: 1986
Corporate Source/Institution: YALE UNIVERSITY (0265)
Source: VOLUME 47/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3123. 179 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

This dissertation studies the savings propensities of rich and poor. In the first Chapter, I present empirical evidence from panel data which suggests that the time preference rate of rich households exceeds that of poor households by 3 or 4 percentage points. These results are obtained by estimating the stochastic first order condition for intertemporal consumption. I also find a negative correlation of lagged income with

consumption growth among the poor. This correlation violates the Euler equation and suggests that the poor may be liquidity constrained. Since liquidity constraints steepen the **time** profile of consumption, the **time** preference estimate for the poor may reflect only a lower bound.

The second Chapter examines the implications of income volatility and bankruptcy for the propensity to consume in a two class, two state life cycle model. I show that the marginal propensity to consume increases with the **probability** of bankruptcy. In this **model**, the high consumption propensities observed among the poor reflect their rational response to a higher probability of low income and default.

The third Chapter presents an equilibrium explanation of liquidity constraints which could explain the rejection of the Euler equation for poor households. Since a borrower's current income provides a signal to banks about permanent income, it influences the terms on which he/she may borrow. I show that an income pooling equilibrium may emerge in which banks **offer** a single low interest rate **loan** to high current income borrowers and a higher priced contract to low current income borrowers. Within each income class, low permanent income borrowers are credit rationed and therefore exhibit high marginal propensities to consume.

In the final Chapter, I simulate the general equilibrium impact on savings of lump sum transfers from rich to poor using a multi-period life cycle model. Assuming that the poor have a substantially higher rate of **time** preference and/or are liquidity constrained, I find that long run savings is fairly insensitive to transfers from rich to poor.

11/5/14 (Item 13 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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741568 ORDER NO: AAD81-07187
ISSUES IN UNEMPLOYMENT INSURANCE FINANCING : CROSS-SUBSIDIES AND INCENTIVES FOR LAYOFFS
Author: MARKS, LOUIS DENTON, JR.
Degree: PH.D.
Year: 1981
Corporate Source/Institution: PRINCETON UNIVERSITY (0181)
Source: VOLUME 41/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4448. 244 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

Experience rating is a method of providing an incentive for employment stabilization by varying an employer's unemployment insurance payroll tax in direct relation to his debt to the UI fund resulting from benefits paid to his laid off employees. This research explores two basic issues raised by the use of incomplete experience rating in the financing of state unemployment insurance programs in the United States. These are, first, the degree of experience rating in the system as reflected by the permanence of tax rate assignments and the existence of cross subsidization among employers and, second, the effect of the use of limiting payroll tax rates on employers' layoff rates. The data used to examine these issues are an extensive set of individual employer UI account and turnover information for all accounts in the State of New Jersey over three calendar years (1975-7) or part of four fiscal years.

The data indicate that fewer than half of all the employers in the system are subject to complete experience rating at any point in **time**; this figure is about half for employers eligible for a normal tax rate assignment. Moreover, most employers tend to stay in their tax rate

category over **time** as tested by a mover-stayer model so that they are either always or never exposed to the employment stabilization incentive. The data also indicate a significant level of annual cross-subsidization on a per employee basis with some evidence that gains or losses are not self-liquidating.

An optimal control **model** is presented which **predicts** higher layoff rates for employers at the maximum and minimum UI payroll tax rates. This is consistent with other models in the literature, which the paper surveys. However, the model presented here provides more detail than existing models and also allows for the endogeneity of the payroll tax rate.

A test of the **model** 's **predictions** indicates a 100-200 percent increase in layoff rates for employers at the maximum tax rate. This is estimated to increase the aggregate unemployment rate in the State by one to two percent during periods of full employment and more during recessionary periods.

The paper closes with some general prescriptions for improving the efficiency of the experience rating system in the State.

11/5/15 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09311371
Kaputin signs for loan
PNG: WORLD BANK TO RELEASE K 43.8 MN LOANS
Post Courier (XAW) 20 Jun 2000 Online
Language: ENGLISH

Papua New Guinea (PNG) is set to receive three loans worth K 43.8 mn in total from World Bank. This follows the signing between World Bank and PNG Foreign Affairs Minister. Some K 2.8-mn loan will be disbursed by the World Bank to bankroll utilisation technical assistance and gas development projects, while a credit facility worth K 4.5 mn will be used to strengthen the nation's **mining** industry. A Governance **Promotion** Adjustment **loan** worth K 36.5 mn will also be despatched into the PNG economy. The first tranche of the credit facility will total K 13.8 mn while following tranches will only take place **when** the government fulfils the implementation requirements of the agreement.

COMPANY: WORLD BANK

PRODUCT: Metal Ores (1001); Capital & Loanable Funds (E5630); Loan Syndicators (6164); International Lending (6020IL); Natural Gas (1312);
EVENT: Government Domestic Functions (97); Capital Expenditure (43);
COUNTRY: Papua New Guinea (9PAP);

11/5/16 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04986197
Researchers seeking cure for blighted homes
UK - LENDERS BLACKLIST HOMES MADE FROM DEFECTIVE CONCRETE
Times (TS) 2 April 1992 p5

UK: On 06 April 1992, lenders and officials from the environment dept will meet in an attempt to solve a problem which is hitting southwestern

Sylvia Keys

29-Apr-05 02:09 PM

England's property market. Lenders have blacklisted some 4k homes in Cornwall and parts of west Devon because the houses could contain defective concrete. The lenders refuse to offer loans on the homes until a reliable test to diagnose the problem is discovered. The blacklisting means that the housing market has been blighted: owners cannot sell their houses because potential purchasers cannot obtain a mortgage. The meeting between the environment dept and lenders will discuss tests which the Building Research Establishment is developing to determine if a building contains 'mundic' concrete, which was produced largely from a mining waste source. According to the chairman of the Royal Institute of Chartered Surveyors' steering committee on the issue, Charles Stimson, such concrete leads to instability in the concrete mix, and when activated with water it breaks down the material's matrix, so that the house 'literally crumbles'. Source further discusses the issue.

PRODUCT: Concrete, Gypsum, Plaster (3270); Mortgage Bankers & Brokers (6160);
EVENT: PRODUCT QUALITY (35); SERVICES DATA (36); PRODUCT SAFETY (35);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

11/5/17 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2005 The New York Times. All rts. reserv.

01168792 NYT Sequence Number: 054473820713
(Major US lending institutions, including Chase Manhattan Bank, Continental Illinois Bank and Bank of America, remain wary of participating in Parent Loans for Undergraduate Students program, even though they all offer traditional student loans. Parent loan program was expected to fill gap created when Congress changed Guaranteed Student Loan Program to exclude families with annual incomes above \$30,000. Higher administrative costs and lack of secondary market for parent loans are among disadvantages cited by banks (L).)

WILLIAMS, WINSTON
New York Times, Col. 1, Pg. 1, Sec. 3
Tuesday July 13 1982
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: CONTINENTAL ILLINOIS NATIONAL BANK & TRUST CO (CHICAGO);
BANK OF AMERICA NATIONAL TRUST & SAVINGS ASSN (SAN FRANCIS CO); STUDENT
LOAN PROGRAM, GUARANTEED; CHASE MANHATTAN BANK (NYC)
DESCRIPTORS: BANKS AND BANKING; CREDIT; TUITION; COLLEGES AND UNIVERSITIES
; SECONDARY CREDIT MARKETS; FINANCES, PERSONAL; FAMILIES AND FAMILY LIFE;
EDUCATION AND SCHOOLS; CREDIT (GENERAL)
PERSONAL NAMES: WILLIAMS, WINSTON
GEOGRAPHIC NAMES: UNITED STATES
?

File 16:Gale Group PROMT(R) 1990-2005/Apr 28
 (c) 2005 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2005/Apr 29
 (c) 2005 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2005/Apr 29
 (c) 2005 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2005/Apr 29
 (c) 2005 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2005/Apr 29
 (c) 2005 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2005/Apr 28
 (c) 2005 The Gale Group
 File 15:ABI/Inform(R) 1971-2005/Apr 29
 (c) 2005 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2005/Apr 29
 (c) 2005 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2005/Mar W3
 (c) 2005 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2005/Apr 29
 (c) 2005 Financial Times Ltd
 File 610:Business Wire 1999-2005/Apr 29
 (c) 2005 Business Wire.
 File 613:PR Newswire 1999-2005/Apr 29
 (c) 2005 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2005/Apr 29
 (c) 2005 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2005/Apr 28
 (c) 2005 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	199631	(FINANCING OR LOAN OR LOANS OR MORTGAGE?) (5N) (OFFER OR OFFERS OR PROMOTION? OR INCENTIVE? OR DISCOUNT?)
S2	205835	(MODEL? OR SIMULAT?) (5N) (PREDICT? OR FORETELL? OR FORECAST? OR PROBABILIT? OR LIKELIHOOD? OR ODDS OR EXPECT? OR FORESEE? OR ANTICIPAT?)
S3	379688	(SOFTWARE OR PROGRAM OR PROGRAMS) (5N) (PREDICT? OR FORETELL? OR FORECAST? OR PROBABILIT? OR LIKELIHOOD? OR ODDS OR EXPECT? OR FORESEE? OR ANTICIPAT?)
S4	2270850	DATA() MINING OR MINING
S5	505286	(CUSTOMER? OR CLIENT? OR CONSUMER OR CONSUMERS) (5N) (RESPONSE? OR RESPOND? OR FEEDBACK?)
S6	838	S1(S) (S2 OR S3 OR S4)
S7	15	S6(S) S5
S8	9	S7 NOT PY>2001
S9	4	RD (unique items)
S10	7	S7(S) (WHEN OR TIME OR TIME() FRAME?)
S11	6	RD (unique items)
S12	77162	GENERAT?(5N) (LEAD OR LEADS)
S13	1	S6(S) S12

9/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06852450 Supplier Number: 58049626 (USE FORMAT 7 FOR FULLTEXT)
Digital Insight Taps Meheriar Hasan to Head New Product Development Group.
PR Newswire, p6251
Dec 7, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 801

... dollars in new business originations. As part of this effort, Hasan's team used advanced **data mining** and customer segmentation techniques to produce five-fold increases in direct mailing **response** rates among targeted **customer** segments. The products involved ranged from large home equity **loans** to small consumer cash **offers**.

According to John Dorman, President and Chief Executive Officer at Digital Insight, the company has...

9/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10555972 SUPPLIER NUMBER: 21208181 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Blueprint brigade. (outsourcing in mining)
Casteel, Kyran
World Mining Equipment, v22, n8, p14(3)
Oct, 1998
ISSN: 0746-729X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3298 LINE COUNT: 00274

... offset the presumably lower overheads of smaller organisations. A number of these firms now also **offer** mining **clients** assistance with project **financing**, a **response** perhaps to the trend for project promoters to ask contractors to accept part of the...

9/3,K/3 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07864549 SUPPLIER NUMBER: 16875035 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rebates, loans, and customers' choice of appliance efficiency level:
combining stated- and revealed-preference data.
Train, Kenneth E.; Atherton, Terry
Energy Journal, v16, n1, p55(15)
Jan, 1995
ISSN: 0195-6574 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5252 LINE COUNT: 00432

... this time is the issue of financing. Many DSM program managers are considering whether to **offer** customers **loans** for the purchase of high-efficiency equipment. The financing options might be offered instead of...

9/3,K/4 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

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10026637

MGIC's Defender Signs on Four Lenders

PR NEWSWIRE

March 13, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 797

... questions answered, leaving a message, or transferring to a lender's call center. Defender offers **customers** timely, accurate **responses** to questions 24 hours a day, seven days a week. "Consumers are able to compare...
?

11/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07864549 SUPPLIER NUMBER: 16875035 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rebates, loans, and customers' choice of appliance efficiency level:
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Train, Kenneth E.; Atherton, Terry
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Jan, 1995
ISSN: 0195-6574 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5252 LINE COUNT: 00432

... this time is the issue of financing. Many DSM program managers are considering whether to **offer** customers **loans** for the purchase of high-efficiency equipment. The financing options might be offered instead of...

11/3,K/2 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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41786262
Event Brief of Q4 2005 Best Buy Co., Inc. Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE
April 01, 2005
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4729

... stores to open in 2006, including 60 US stores. 2. To help build the revenues **models**, the Co. **expects** to open: 1. 10-12 US stores in 1Q06. 2. 16-18 stores in 2Q06...chose to delay remodelings, so it could bring these stores' customer centricity at the same **time**. 4. The Co. first began assessing its US BBY stores last summer based on their...

... uses employees rather than third parties. 1. Having empowered and committed employees is particularly important **when** a retailer enters a customer's house. 2. For this reason, BBY is planning to...

... offerings and experiences that really solve customers' unmet needs. 1. Example, upscale suburban moms are **time** starved and they love the personal shoppers developed in the customer centricity labs. 2. They... more value and a better customer experience. 4. The Co.'s primary benefits from the **program** this year are **expected** to come from three areas: 1. Tailored market assortments or locality demand based upon true...

... in its stores to movies and games. 2. Offering tailored market assortments for the first **time**. 3. Leveraging the authority in this space, particularly in video gaming, where a new multi...

... reconfiguration of its entertainment assets. 2. In the short term, BBY will be able to **respond** to **customer** segment needs with a larger assortment of DVD movies and the addition of PSP software...for FY06. 1. This range includes the gain in the low-single digits for 1Q06, **when** BBY was up against its toughest comparisons, which were '8.3% comp gain in 1Q05 ...

11/3,K/3 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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37521667 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q2 2004 Alaska Communications Systems Group Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE
July 29, 2004
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4575

...the same type of improvements that you've seen in the last 3 months and **expect** to continue improving our business **model** . This

11/3,K/4 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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24151783 (USE FORMAT 7 OR 9 FOR FULLTEXT)
GM Advances Position Over Ford With Recent Zero-percent Financing Initiatives
BUSINESS WIRE
July 30, 2002
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1051

... consumers' online behavior into highly actionable information that targets companies' strategic business issues including demand **forecasting** , pricing and promotions, marketing **programs** and product optimization. Compete offers its solutions to financial services, automotive, media & entertainment, and retail...

11/3,K/5 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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22574409
Canada NewsWire summary of releases for Wednesday, May 1, 2002
CANADA NEWSWIRE
May 01, 2002
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4567

...Version of Crystal Enterprise (FL-Crystal-Dec-UNIX) C0538 - TORONTO : Bond Trading Increases for First **Time** in Five Years (bond-trading-increase) C0539 - CALGARY : SYNSORB Biotech Inc. Reminds Shareholders to Vote... Releases First Over IP KVM Networking Device with Power Control (DigitalV6-KavemanPWR8) C9083 - TORONTO : Inmet **Mining** Corporation - Annual General Meeting - May 1, 2002 (Inmet-AGM-webcast) C9119 - TORONTO : Moneris Solutions and...

... ON : Amtelecom Group Inc. Reports Fiscal 2002 First Quarter Results (Amtelecom-earnings) C9896 - TORONTO : Inmet **Mining** announces first quarter results (Inmet-1st- qtr-results) C9932 - TORONTO : Loblaw Companies Limited first quarter...

11/3,K/6 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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10026637

MGIC's Defender Signs on Four Lenders

PR NEWSWIRE

March 13, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 797

... may be obtained by dialing 800-758-5804, entering the MGIC Company
Code No. 526575 **when** prompted, and following the automated prompts. For
information on private mortgage insurance and the important...
?

13/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02713667 553254991

BANKING ON CRM

Alcorn, Lowell; Wiryawan, Anton
Mortgage Banking v64n5 PP: 74-78 Feb 2004
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 2468

...TEXT: mortgage or home-equity products. The lender can then use marketing campaign tools to quickly **generate** targeted **offers**, distribute **leads** to **loan** officers for sales follow-up, pull prospective customers into the pipeline and move them quickly...

File 348:EUROPEAN PATENTS 1978-2005/Apr W03
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050428,UT=20050421
(c) 2005 WIPO/Univentio
File 344:Chinese Patents Abs Aug 1985-2004/May
(c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Dec(Updated 050405)
(c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200527
(c) 2005 Thomson Derwent
File 331:Derwent WPI First View UD=200527
(c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
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Set	Items	Description
S1	329	(FINANCING OR LOAN OR LOANS OR MORTGAGE?) (5N) (OFFER OR OFFERS OR PROMOTION? OR INCENTIVE? OR DISCOUNT?)
S2	18508	(MODEL? OR SIMULAT?) (5N) (PREDICT? OR FORETELL? OR FORECAST? OR PROBABILIT? OR LIKELIHOOD? OR ODDS OR EXPECT? OR FORESEE? OR ANTICIPAT?)
S3	10454	(SOFTWARE OR PROGRAM OR PROGRAMS) (5N) (PREDICT? OR FORETELL? OR FORECAST? OR PROBABILIT? OR LIKELIHOOD? OR ODDS OR EXPECT? OR FORESEE? OR ANTICIPAT?)
S4	64332	DATA() MINING OR MINING
S5	15933	(CUSTOMER? OR CLIENT? OR CONSUMER OR CONSUMERS) (5N) (RESPONSE? OR RESPOND? OR FEEDBACK?)
S6	7666418	WHEN OR TIME OR TIME() FRAME?
S7	14551	GENERAT? (5N) (LEAD OR LEADS)
S8	171	AU=(NABE, O? OR NABE O? OR FOGARTY, D? OR FOGARTY D? OR BEL-LL, I? OR BELL I? OR SAMRA, B? OR SAMRA B?)
S9	59	S1 AND (S2 OR S3 OR S4)
S10	31	S9 AND S5
S11	31	S10 AND S6
S12	29	S11 AND IC=G06F
S13	11	S10 AND S7
S14	0	S13 NOT (S10 OR S12)
S15	1	S8 AND S1

12/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01217636 **Image available**

SYSTEM AND METHOD FOR ACCESSING GEOGRAPHIC-BASED DATA

SYSTEME ET PROCEDE PERMETTANT D'ACCEDER A DES DONNEES A BASE GEOGRAPHIQUES

Patent Applicant/Assignee:

COSTAR GROUP INC, 2 Bethesda Metro Center, 10th Floor, Bethesda, MD 20814
, US, US (Residence), US (Nationality), (For all designated states
except: US)

Inventor(s):

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EVATT Robert, 12878 Meadowdale Lane, San Diego, CA 92131, US,
HOFMAN Deborah, 2840 Piantino Circle, San Diego, CA 92108, US,
CHOI John, 9304 Galvin Avenue, San Diego, CA 92126, US,

Legal Representative:

BEDNAREK Michael D (et al) (agent), Shaw Pittman, 1650 Tysons Boulevard,
McLean, VA 22102-4859, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200524601 A2 20050317 (WO 0524601)

Application: WO 2004US29292 20040908 (PCT/WO US04029292)

Priority Application: US 2003657275 20030909

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 52846

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... regional in nature, frequently limited to occupancy and rental rate
information, and most of the **time** only marginally accurate. From market
to market, different data was kept by the administrative assistant...

...and other important market developments to carry out their businesses
effectively. Such data collection is **time**-consuming, as shown by a 1996
study, which found that commercial real estate professionals spent...

...an infrastructure of a national, standardized database, accurate and
comprehensive research capabilities, and intensive, real- **time**
participant interaction. The global information network or Internet can
help maximize interaction
among participants in...

...at low cost and without geographic limitation; access dynamic and
interactive content on a real- **time** basis; and communicate and interact

Sylvia Keys

29-Apr-05 01:47 PM

instantaneously with a single individual or with entire groups of...

...the asset trading markets with winners and losers on a day to day basis. Transaction **time** for financial markets has been addressed by such art as U.S. Pat. No. 5...

...then entering those characteristics into the database of a data processing system utilizing a real- **time** clock. An exchange market for the commodity is established based upon a pre-selected set...

...future.

While the landlords would have to guarantee that capacity will be available at a **time when** it is required, the financial burden of the landlords will be minimized by making capital...

...for doing so.

[0021] There is also a need in the prior art for real- **time** remote access to geographicbased data, such as commercial real estate data. In addition, there is...

...to buy the property before they can see any indepth details.

[0042] At the same **time** , buyers can input various criteria such as price, size, location, and desired vacancy rates and receive a list of available properties. **When** a seller shows a prospective buyer a package of information about the property, the buyer...

...process on any given property. In this way, the system eliminates the need to expend **time** , money, and effort only to find out that data provided by the seller was misleading...

...This service provides a more comprehensive solution with much higher data quality, at substantially less **time** and cost.

Digital selling marketplace - provides the information required to efficiently and securely conduct commercial...

...allow members of the community to perform an analysis of underlying market conditions and trends **when** making investment, leasing, purchase, sale, build, and marketing decisions involving commercial real estate. These services benefit users by providing more powerful, flexible, **time** -efficient, and accurate analytic capabilities.

Comparable Sales Information - enables members of the real estate community...a web-based platforin will allow the commercial real estate and related business community real- **time** access to the digital marketplace data and provide the opportunity for increased interaction among community...

...considering purchasing. Thus, this embodiment of the present invention enables a user to purchase one- **time** searches outside of the user's subscription status. In this way, a user who subscribes to searches in one market or information category can conduct one- **time** searches in other markets or information categories.

[0071] In accordance with another aspect of the...

less **time** and cost than otherwise available.

[00572] Digital selling marketplace: This service provides the information required...

...services allows members of the community to perform analysis of underlying market conditions and trends **when** making investment, leasing, purchase, sale, build, and marketing decisions involving commercial real estate. The system...

...services through CoStar Analytic and CoStar Comps. These services benefit clients by providing powerful, flexible, **time**-efficient, and accurate analytic capabilities.

[00574] Tenant information services: These services enable members of the...

...a web-based platform will allow the commercial real estate and related business community real- **time** access to the CoStar marketplace data and provide the opportunity for increased interaction among community...

Claim

... attributes.

4 The method of claim 3, further comprising displaying a photograph of the property **when** a mouse pointer is positioned over the icon.

5 The method of claim 1, wherein...

12/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01213391

ENHANCED PARIMUTUEL WAGERING

PARI DU TYPE PARI MUTUEL AMELIORE

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200519986 A2 20050303 (WO 0519986)

Application: WO 2004US25434 20040806 (PCT/WO US04025434)

Priority Application: US 2003640656 20030813

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM

Sylvia Keys

29-Apr-05 01:47 PM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 182513

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... combination of the returns of the hypothetical financial products.

See, e. g., R. Merton, Continuous- **Time** Finance (I 990), pp. 441 ff.

Thus, such hypothetical financial products are frequently used today...

...position in the underlying security so as to eliminate market risk over short periods of **time**. It is this "no arbitrage" feature that allows market participants using sophisticated valuation models to...

...indicated by derivatives valuation models. These costs are usually spread across all derivatives users.

(7) **Model** Risk: Derivatives contracts can be quite difficult to value, especially those involving interest rates or...

...g., American options allow a counterparty to realize the, value of the derivative at any **time** during its life). Derivatives dealers will typically add a premium to derivatives prices to insure...

...portfolios of risky assets and liabilities may be dramatically out of equilibrium at any given **time** due to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance...

...event, and another period for observing the event upon which the contingent claim is based. **When** the contingent claim is a digital option, the price or investment amount for each digital...

...the option expires.

in-the money, and the limit placed on the price (if any) **when** - the order for the option is placed in the market or auction.

"Demand-based market...expire in-the-money, and limit amounts (if any), and (4) information is available in real- **time** across the distribution of states, including, in particular, information on the amounts invested across the...

...financial interests. Furthermore, in preferred embodiments of the present invention, projected returns prevailing at the **time** an investment is made may not be the same as the final payouts or returns...

...Each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria -is fulfilled.

...ratio: 1:23:4. Thus, should the underlying price of MSFT at the expiration date (**when** the event outcome is observed) be equal to 65, both the 50 and 60 strike...ratio of 1:2. As previously disclosed, the multistate allocation steps may be performed - R70each **time** new investments are added during the trading period, and a final multistate allocation may be...

...the amount to be bought for a DBAR DOE buy order. In a preferred embodiment, **when** a trader specifies an amount in an order to be "sold," the amount is interpreted...

Claim

... place the bet if the final odds are greater than or equal to the limit odds .

78 A computer **program** product capable of processing a wager in a betting pool including at least one wager...

12/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01197286

REPLICATED DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES REPLIQUES A RENDEMENTS AJUSTABLES, BASES SUR LA DEMANDE, ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

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HARTE Marcus, 389 Garretson Road, Bridgewater, NJ 08807, US, US
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200503928 A2 20050113 (WO 0503928)

Application: WO 2004US4553 20040211 (PCT/WO US04004553)

Priority Application: US 2003365033 20030211

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 130069

Main International Patent Class: **G06F**
Fulltext Availability:
Detailed Description
Claims

Detailed Description

... linear combination of the returns of the hypothetical financial products. See, eg., R. Merton, Continuous- **Time** Finance (1990), pp. 441 ff. Thus, such - 2
.. WO 2005/003928 PCT/US2004/004553
hypothetical...

...position in the underlying security so as to eliminate market risk over short periods of **time**. It is this "no arbitrage" feature that allows market participants using sophisticated valuation models to...

...g., American options allow a counterparty to realize the value of the derivative at any **time** during its life). Derivatives dealers will typically add a premium to derivatives prices to insure...

...portfolios of risky assets and liabilities may be dramatically out of equilibrium at any given **time** due to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance...

...event, and another period for observing the event upon which the contingent claim is based. **When** the contingent claim is a digital option, the price or investment amount for each digital...

...the option expires in-the money, and the limit placed on the price (if any) **when** the order for the option is placed in the market or auction.

"Demand-based market...

...the-money, and limit amounts (if any), and (4) information is available in real- **time** across the distribution of states, including, in particular, information on the amounts invested across the...financial interests. Furthermore, in preferred embodiments of the present invention, projected returns prevailing at the **time** an investment is made may not be the same as the final payouts or returns...

...Each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. The accepting step includes accepting investments of value...

...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. The monitoring step includes monitoring the relative number...

...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is, fulfilled. A further preferred embodiment of such a method...

...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled; and (b) means for allocating a payout to...

money during this period will be taken to be zero, i.e., it...

...into each of the m equations in 7.1 (a) to solve for the π . When the T and the π are known, all prices for DBAR digital options and spreads ...

... $W_j a_j^*($,
 f_j
 $j) 7.4$

The transaction fee f_j can also depend on the time of trade, to provide incentives for traders to trade early or to trade certain strikes...

...indicating that a maximum range of acceleration from 100-300%.

j_i : a multiplier parameter, which, when used to multiply the parameter 0, yields a number of iterations over which the step...

...g., a series of demand-based auctions or markets specific to an underlying event, in response to customer demand by using the network implementation to conduct the digital options markets or auctions. These ...

Claim

... further comprising the step of filling the customer order with the requested number of derivatives strategies for the customer order, when the customer order is a purchase order and the equilibrium price of the derivatives strategy...

...offilling the customer order with the requested number of derivatives strategies for the customer order, when the customer order is a sale order and the equilibrium price of the derivatives strategy...

...according to claim 182, wherein the auction processor is configured to notify the calculation engine when new transaction data has been generated and stored in the database unit. 184. The computer...

...recalculate at least one of the equilibrium price and the payout for the contingent claim when a notification of a new transaction is received. 185. The computer system according to claim 181, which is configured to verify that calculated auction trading...

12/3, K/4 (Item 4 from file: 349)
 DIALOG(R) File 349: PCT FULLTEXT
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01162233 **Image available**

SINGLE SOURCE MONEY MANAGEMENT SYSTEM SYSTEME DE GESTION D'ARGENT D'UNE SEULE SOURCE

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BROWN Nicholas Anthony Lindsay, 2 Smeaton Grove, Inveresk, Musselburgh, Midlothian, Scotland, EH21 7TW, GB, GB (Residence), GB (Nationality), (Designated only for: US)

BOARDMAN Maurice John, 5160 SE 27th Street, Gresham, OR 97080, US, US (Residence), GB (Nationality), (Designated only for: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200484047 A2 20040930 (WO 0484047)

Application: WO 2004US8581 20040319 (PCT/WO US04008581)

Priority Application: US 2003456138 20030319; US 2003700720 20031103

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23229

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Claims

English Abstract

...spending. A money management account 110 and a discretionary fund
account 112 are established in **response** to a **customer** 's request to
participate in the system. A financial institution 122 receives money on
a...

...retained in the money management account 110. A loan account may also be
established in **response** to a **customer** 's application for a loan
account. A financial institution 122 grants a loan for a loan purchase in
response to a **customer** 's application for a loan purchase. The system
and/or the financial institution 122 handles...

Detailed Description

... than with cash because the customer has the opportunity to pay off the
purchase over **time** . Credit card issuers make a profit by charging
sellers fees.

Another form of credit is...

...traditional loan (e.g. home loans, equity loans).

Obtaining a loan is generally a complicated, **time** consuming, process
requiring lots of paperwork. Loans are generally only given to people who
have...

...resource department for a loan based on an "emergency" or "exigent
circumstances," and the often **time** consuming and/or difficult process
of filling out forms or other paperwork. This It perk...

...for the employer and corresponding employees in a database in the
vendor's computer. Thereafter, **when** an employee selects articles from
the vendors web site, the employee may select payroll deduction...

...management account and a discretionary fund account are established,

(c) paying recurring bills having...

...sensitive information.

10 The single source money management system of claim 2 in which one **time** unique transaction codes are used to facilitate transmissions and transfers.

11 The single source money...

...system for paying bills selected from the group consisting of:

- (a) at least one one- **time** bill;
- (b) at least one recurring bill having a fixed value; and
- (c) at least...

...sensitive information.

29 The single source money management system of claim 20 in which one **time** unique transaction codes are used to facilitate transmissions and transfers.

30 The single source money...

...system of claim 37, further comprising:

- (a) said financial institution establishing a loan account in **response** to a **customer** 's application for a loan account;
- (b) said financial institution granting a loan for a...

...entities including at least one customer, at least one financial institution, and at least one **predictable** payment source, said **software program** comprising:

- (a) means for monitoring money provided by said at least one predictable payment source...

12/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01127283 **Image available**

CONFIGURABLE PRICING OPTIMIZATION SYSTEM

SYSTEME D'OPTIMISATION DES PRIX CONFIGURABLE

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Inventor(s):

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Legal Representative:

CROWSON Celine Jimenez (et al) (agent), Hogan & Hartson L.L.P., 555
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200449125 A2-A3 20040610 (WO 0449125)

Application: WO 2003US37601 20031126 (PCT/WO US03037601)

Priority Application: US 2002428912 20021126

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU
SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19139

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Legal Status (Type, Date, Text)

...Before the expiration of the **time** limit for amending the claims and to
be republished in the event of the receipt...

Detailed Description

... or expand market share, companies spend billions of dollars annually
in promotional discounts, rebates, cash **incentives**, coupons, and
subsidized **financing**. Because of the variety of **promotions** in play at
any one **time**, the complexity of the market, and an inadequate
understanding of **customer response**, few companies are able to
accurately predict the overall effectiveness of their promotional
spending.

The...

...profits, and sales volumes; how much each promotion will reduce on-hand
inventory, how different **customer** segments will **respond** to different
promotions, and which combination of promotions will generate the highest
return on your...

...under way, the promotion system of the present invention tracks its
progress, generates performance alerts **when** user-defined parameters are
exceeded, and quickly pinpoints problems. Meanwhile, results are fed back
into...

...cooperate to implement statistical market response estimation that
provides statistically stable, fact-based information on **customer
response** to promotions. The modules further allow data capture to
leverage enterprise and supply chain data...

...promotion pricing system.

Sales order information answers the question "who bought what at what
price **when** and how," where the "who" identifies the customer segment or
profile of the customer; the...

...the pricing information associated with the sale, including any
promotion information if relevant, and the "**when**" the timing of the
purchase; and the how the channel or medium used for the...

...retailer knows how' much of this inventory is normally sold within a
given period of **time** given historical information and general business
knowledge. However, they do not know the optimal discount to set to
achieve the objective of selling that inventory within the specified
time period. In other words, the user does not want to overdiscount a

and since it takes **time** and effort to become familiar with a given code, the ability to tune a given...

...some important strengths mentioned above, it also has the following weaknesses.

It can be quite **time**-consuming to find an optimal solution, especially **when** using the "standard" Boltzmann technique. There is a clear tradeoff between the quality of the solutions and the **time** required to compute them; It can be difficult to fine tune to specific problems, relative...

...appropriate initial temperature is very important. A too large initial temperature may significantly increase computational **time** while a too small initial temperature may miss a possible global optimal solution. In addition...

...is considered as the optimal solution.

This application now addresses the solution of constrained functions **when** the optimization methods for unconstrained problems are used to solve the constrained problems. For unconstrained...
...problems are constrained problems. Some approach needs to be given to the handling of constraints **when** using the unconstrained optimization algorithms for the constrained problems. To deal with the constraints, there...

...Therefore, some of the solutions generated are unusable and thus a portion of the computational **time** is not productive. In the latter approach, all neighborhood solutions are usable. The acceptance of...

12/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01056423 **Image available**

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,
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Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York, NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG

SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... linear combination of the returns of the hypothetical financial products. See, eg., R. Merton, Continuous- **Time** Finance (1990), pp. 441 ff. Thus, such hypothetical financial products are frequently used today to...

...position in the underlying security so as to eliminate market risk over short periods of **time**. It is this "no arbitrage" feature that allows market participants using sophisticated valuation models to...

...g., American options allow a counterparty to realize the value of the derivative at any **time** during its life). Derivatives dealers will typically add a premium to derivatives prices to insure...

...portfolios of risky assets and liabilities may be dramatically out of equilibrium at any given **time** due to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance...

...event, and another period for observing the event upon which the contingent claim is based. **When** the contingent claim is a digital option, the price or investment amount for each digital...

Claim

... the option expires in-the money, and the limit placed on the price (if any) **when** the order for the option is placed in the market or auction. "Demand-based market...in-the-money, and limit amounts (if any), and (4) information is available in real- **time** across the distribution of states, including, in particular, information on the amounts invested across the...

...financial interests. Furthermore, in preferred embodiments of the present invention, projected returns prevailing at the **time** an investment is made may not be the same as the final payouts or returns...

...Each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. The accepting step includes accepting investments of value...

...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. The monitoring step includes monitoring the relative number...

...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. A

limit orders, of DBAR contingent claims in the various states. These...

...that the order's limit "price" is no longer worse than the equilibrium "price" calculated when the unit lots are removed. The number of lots to be removed can be found...

...6.8(8) Repeat steps 6.8(5) to 6.8(7). Terminate those steps when no further additions or removals are necessary. 6.8(9) Optionally, publish the equilibrium from...

...8(1) to 6.8(8) and optionally step 6.8(9) are performed each time the set of orders during the trading or auction period changes. For example, when a new order is submitted or an existing order is cancelled (or otherwise modified) the...

...price," with the added lots, above the limit order price of
This process discovers that, when five lots of the 80 digital put order for 10000 lots and limit "price" of...steps are repeated iteratively with intermediate multistate equilibrium allocations performed. The contract is at equilibrium when no further lots may be added for orders with limit order "prices" better than the...

...to the commencement of a trading period about the basis on which orders are filled when all investors' limit orders cannot be filled at a particular equilibrium.
1 5 6.9...

...or more operators of two or more different DBAR Digital Options
Exchanges may synchronize the time at which trading periods are conducted (e.g., agreeing on the same commencement and predetermined...

...strike prices offered for a given underlying event to be observed at an agreed upon time. Each operator could therefore be positioned to offer the same trading period on the same...

...maximizes the payouts per order within the constraints of the limit order. In other words, when a user or trader specifies a limit order price, and also specifies the requested payouts...

...fundamental spread and the opening orders. In addition, the eigenvector corresponding to this maximum eigenvalue, when normalized, contains the prices of the fundamental single strike spreads. Equation 7 7 shows that ...

...sum of the fundamental spread prices should sum to the discount factor that reflects the time value of money (i.e., the interest rate) prevailing from the time at which investors must pay for their digital options to the time at which investors receive a payout from an in-the-money option after the occurrence of a defined state. For the purposes of this description of this embodiment, the time value of money during this period will be taken to be zero, i.e., it...

...into each of the in equations in 7 1 (a) to solve for the pi. When the T and the pi are known, all prices for DBAR digital options and spreads ...

12/3,K/7 (Item 7 from file: 349)

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00994559

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR**

**OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE
D'ECHANGES COMMERCIAUX AFFERENTE**

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EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
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Detailed Description

Claims

Detailed Description

... linear combination of the returns of the hypothetical financial products. See, eg., R. Merton, Continuous- **Time** Finance (1990), pp. 441 ff. Thus, such hypothetical financial products are frequently used today to...position in the underlying security so as to eliminate market risk over short periods of **time**. It is this "no arbitrage" feature that allows market participants using sophisticated valuation models to...g., American options allow a counterparty to realize the value of the derivative at any **time** during its life). Derivatives dealers will typically add ...portfolios of risky assets and liabilities may be dramatically out of equilibrium at any given **time** due to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance...event, and another period for observing the event upon which the contingent claim is based. **When** the contingent claim is a digital option, the price or investment amount for each digital...the option expires in-the money, and the limit placed on the price (if any) **when** the order for the option is placed in the market or auction.

"Demand-based market...

Claim

... the-money, and limit amounts (if any), and (4) information is available in real- **time** across the distribution of states, including, in particular, information on the amounts invested across...financial interests. Furthermore, in preferred embodiments of the present invention, projected returns prevailing at the **time** an investment is made may not be the same as the final payouts or returns...Each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. The accepting step includes accepting investments of value...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. The monitoring step includes monitoring the relative number...

...of the defined states. The estimating step includes estimating, responsive to the monitoring step, the **probability** that a selected defined state ...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled. A further preferred embodiment of such a method... each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled; and (b) means for allocating a payout to...each of the defined states corresponds to a possible state of a selected financial product **when** each of the termination criteria is fulfilled; (b) recording, responsive to the demand-based transaction...conditional investments in one or more states, where the investment is executed or withdrawn in **response** to a calculation of a probability of the occurrence of one or more states upon ...aggregate amounts invested across all states of events of economic significance, and including over varying **time** periods;

5 reduced exposure of the exchange to credit risk;

6 increased availability of information...for each participant trading a principle-protected ECI linked FRN. FIG. 24 depicts an example **time** line for a demand-based market trading DBAR-enabled FRNs or swaps according to the embodiments...Canonical DRF Example

2.6 Interest Considerations

2.7 Returns and Probabilities

2.8 Computations **When** Invested Amounts are Large

3 Examples of Groups of DBAR Contingent Claims

3.1 DBAR...unknown to

the participants. The trading period can end, for example, at a randomly selected **time**. Additionally, the trading period could end depending upon

the occurrence of some event associated or...reached in a respective auction or market.

The observation period can be provided as a **time** period during which the contingent events are observed and the relevant outcomes determined for the...

...or "expiration," of a group of DBAR contingent claims as used in this specification occurs **when** the termination criteria are fulfilled for that group of DBAR contingent claims. In a preferred embodiment, the expiration is the date, on or after the occurrence of the relevant event, **when** the outcome is ascertained or observed. This expiration is similar to well-known expiration features...

depend on the **time** of trade to provide incentives for traders to trade early or to trade certain strikes...of all of the termination criteria, and is zero for any of the other states. **When** the investments have been allocated or reallocated so that this payout scenario occurs, the group ...ratio: 1:23:4. Thus, should the underlying price of MSFT at the expiration date (**when** the ...ratio of 1:2. As previously disclosed, the multistate allocation steps may be performed each **time** new investments are added during the trading period, and a final multistate allocation may be...amount to be bought for a DBAR DOE buy order. In a prefer-red embodiment, **when** a trader specifies an amount in an order to be "sold," the amount is interpreted...the money (i.e., (0,30], (30,40], and (40,50]) and is approximately 0 **When** the 50 put is in the money, the 50 call is out of the money...that the order's limit "price" is no longer worse than the equilibrium "price" calculated **when** the unit lots are removed. The

- 173

number of lots to be removed can be to 6.8(7). Terminate those steps **when** no further additions or removals are necessary. 6.8(9) Optionally, publish the equilibrium from...8(1) to 6.8(8) and optionally step 6.8(9) are performed each **time** the set of orders during the trading or auction period changes. For example, **when** a new order is submitted or an existing order is cancelled (or otherwise modified) the...price," with the added lots, above the

limit order price of This process discovers that, **when** five lots of the 80 digital put order for 10000 lots and limit "price" of...steps are repeated iteratively with intermediate multistate equilibrium allocations performed. The contract is at equilibrium **when** no further lots may be added for orders with limit

equi 1 order "prices" better...to the commencement of a trading period about the basis on which orders are filled **when** all investors' limit orders cannot be filled at a particular equilibrium.

6.9 Sensitivity Analysis...maximizes the payouts per order within the constraints of the limit order. In other words, **when** a user or trader specifies a limit order price, and also specifies the requested payouts ...fundamental spread and the opening orders. In addition, the eigenvector corresponding to this maximum eigenvalue, **when** normalized, contains the prices of the fundamental single strike spreads. Equation 7 shows that...sum of the fundamental spread prices should sum to the discount factor that reflects the **time** value of money (i.e., the interest rate) prevailing from the **time** at which investors must pay for their digital options to the **time** at which investors receive a payout from an in-the-money option after the occurrence of a defined state. For the purposes of this description of this embodiment, the **time** value of money during this period will be taken to be zero, i.e., it...

12/3,K/8 (Item 8 from file: 349)

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00985961 **Image available**

SYSTEM AND METHOD FOR DETERMINING AUDIENCE CHARACTERISTICS

SYSTEME ET PROCEDE PERMETTANT DE DETERMINER LES CARACTERISTIQUES D'UN GROUPE DE CONSOMMATEURS

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SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
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Main International Patent Class: G06F-017/30

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Detailed Description

Claims

Detailed Description

... advertiser's desired market.

This can be done by geo-demographic analysis, that is knowing **when** and where certain demographic groups are, or more particularly **when** they can be reached by an electronic advertising medium.

Previously, electronic advertising mediums analyse and...period or the number of SIVIS or instant messages sent per period or the average **time** per period browsing the Internet from the mobile device then this information may also be advertisers to determine which advertising **programs** will have a greater **likelihood** of success.

In an embodiment, the subscriber information 155 of the telephone operator's database...nd,-ma@ beapplied once or several times on the one population of consumers within a **time** period, effecting more than one advertising program. This ...such communication would convey.

the advertising program identifier - what is to be displayed;
the commencement **time** , and duration;
a link or ...to a self-contained program, which itself contains all the other variables such as, start **time** , duration, and successor advertising programs.

Steps executed by the consumer analysis subsystem 430 can be...TRIGGER function requests a particular advertising pack to be displayed on the electronic sign in **response** to the population of **consumers** proximal to the sign and with their mobile devices active, according to a determination performed...consumers.

So, in conjunction with a particular advertising program, a second action is taken in **response** to the characteristics of **consumers** . This second action is to communicate a further message to the mobile devices of the ...retrieved and interpreted by the affiliation comparator sub

system 420. If the current system date/ **time** is within the window of the affiliate's global dateltime 530 then the analysis ...Next, for an active location of interest 522 to the affiliate, the current system date/ **time** is compared to the location date/ **time** 526 specified by the affiliate for that location 522. If the current system date/ **time** is within the period 526 then ...a preference for the location 61 0 & 522 being checked, at the current date and **time**, and the affiliate identifier 510 is then used by the affiliation comparator sub-system 420 ...interest group, a government body, or any other group who can provide a suitable database.

When a subscriber is matched to a member entry 550 in the affiliation database 146, the...how many people have large amounts outstanding, and then to select an advertising pack which **offers** refinancing or alternative **financing**, or an alternative credit arrangement with a more attractive ...first embodiment the comparator appends selected affiliation database member 550 information with subscriber information 155 **when** the subscriber ...522; select for analysis the records belonging to the affiliate with the highest total value **when** multiplying the number of ...operator wireless network 130. It contains records of locations 910 to be checked, a date/ **time** 920 in which such checking will be active, a cycle sequence 930 (e.g. every...locations within a locations of interest list 520. The record also contains a global date/ **time** field 530. The purpose of the latter field 530 is to set a date/ **time** period in which the affiliate wishes to be active in the system as a whole form of the global date/ **time** 530 parameter enables this facility. As for the location list 520, it contains a list with location identifier 522, and location priority 523, location bid value 524 and location date/ **time** 526.

The latter date/ **time** 526 controls a period the affiliate is interested in a specific location 522. The priority...interest 520, and a global advertising content 540. In addition, the advertiser registers a date/ **time** window 530 indicating the window of date and **time** that the offer is active. A location priority 523 is registered, along with a location ...advertising display, offers benefits to advertisers and to consumers. It offers the facility of real- **time** advertising to selected segments of the population at a moment or location at which the...

Claim

... said transmitted selected identifiers includes any one or more of an advertising program identifier, commencement **time** and duration of a program, a link or termination action upon completing the program. 20...
...the request of an advertising pack to be displayed on said electronic display means in
... **response** to matched **consumers** located proximal to said display means,

27 A system according to claim 26 wherein a...between said location of interest list and said location identifier, 'the' current system date and **time** ' is compared to date and **time** control fields associated ...the selected affiliate in the location of interest list, 'and if Said. system date'and **time** is within the date and **time** window nominated in said affiliate control record, then the affiliate remains in contention to be...package in said affiliation list representing promotional information to be sent to said identified subscribers **when** identified at any said region of interest to said advertiser.

48 A system according to...affiliation database for the selected affiliate using the affiliate identifier in the affiliation control record **when** there is a match between said location of interest list and said location identifier.

70...

12/3,K/9 (Item 9 from file: 349)
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00944717 **Image available**

**METHOD AND SYSTEM FOR OFFERING DEBT RECOVERY PRODUCTS TO A CUSTOMER
PROCEDE ET SYSTEME CONCUS POUR PROPOSER DES PRODUITS DE RECOUVREMENT DE
DETTES A UN CLIENT**

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SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
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Detailed Description

Claims

Detailed Description

... actually were sent by the customer. A credit issuer often will receive payments from some **customers** in **response** to such a reminder. However, for other customers, the reminder will not be sufficient and their debts will remain unpaid.

Accounts that remain overdue for a lengthy period of **time** may be designated as a charged-off account. A charged-off account is an account on which a customer

1

has not made a payment for a predetermined **time** period. Credit issuers consider charged-off accounts "written off" from their books (e.g., no...
 ...a number of charged off accounts to an agency, while retaining ownership of the accounts. **When** customers provide payments to the agency, the agency keeps a percentage (e.g., 50%) and...
 ...set of debt recovery offers for the customer (such as a debt recovery credit card **offer** , installment **loan offer** , and/or a quick repayment offer). The customer sends customer selection information to the...
 ...model determines a set of debt recovery offers (such as a debt recovery credit card **offer** , installment **loan offer** , and/or a quick repayment offer) for a customer based on delinquent account information...
 ...more customers corresponding to the portfolio of delinquent accounts to contact the debt recovery service. **When** a notified customer contacts the debt recovery service, the service retrieves delinquent account information corresponding...
 ...of debt recovery offers for the notified customer (such as a debt recovery credit card **offer** , installment **loan offer** , and/or a quick repayment offer).
 The notified customer sends customer selection information to the...FIG. 5 is an exemplary flowchart of a method for selecting and customizing an installment **loan offer** in a manner consistent with the present invention; and FIG. 6 is an exemplary flowchart...
 ...more customers corresponding to the portfolio of delinquent accounts to contact the debt recovery service. **When** a notified customer contacts the debt recovery service, the service retrieves delinquent account information corresponding...
 ...of debt recovery offers for the notified customer (such as a debt recovery credit card **offer** , installment **loan offer** , and/or a quick repayment offer). The notified customer sends customer selection information to the...
 ...are those accounts on which customers have not made payments for a specified period of **time** . Companies vary as to the length of the **time** period before an account becomes charged-off, but the period is usually at least several months. Some companies set the **time** period at
 6
 six months. Once an account is charged-off, that account is no...
 ...account, and the customer is not permitted to accumulate any further debt on that account.

When debt recovery service 102 successfully purchases or otherwise acquires an interest in a portfolio of...

...least one portfolio to debt recovery service 102. Such an interest, for example, may arise **when** a credit issuer
 7
 receives a commission for delinquent accounts from debt recovery service 102...generally collect credit information and make it available to businesses that subscribe to their services. **When** a customer selects and customizes a debt recovery offer, credit bureaus 112 may receive a...

offer the customer a credit card....

Claim

... set of debt recovery offers

includes at least one of a debt recovery credit card **offer** , an installment **loan offer** , and a quick repayment **offer** .

22

. The method of claim 1, wherein the set of debt recovery offers includes a debt recovery credit card **offer** , an installment **loan offer** , and a quick repayment **offer** .

. 6. The method of claim 1, wherein the customer selection information comprises a preferred payment...

12/3,K/10 (Item 10 from file: 349)

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00907112 **Image available**

PROMOTION PRICING SYSTEM AND METHOD

SYSTEME ET PROCEDE D'EVALUATION D'UN PRIX PROMOTIONNEL

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SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Detailed Description

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Legal Status (Type, Date, Text)

...Al Before the expiration of the **time** limit for amending the claims and to be republished in the event of the receipt...

Detailed Description

... or expand market share, companies spend billions of dollars annually in promotional discounts, rebates, cash **incentives**, coupons, and subsidized **financing**. Because of the variety of **promotions** in play at any one **time**, the complexity of the market, and an inadequate understanding of **customer response**, few companies are able to accurately predict the overall effectiveness of their promotional spending.

The...

...profits, and sales volumes; how much each promotion will reduce on-hand inventory, how different **customer**

2

segments will **respond** to different promotions, and which combination of promotions will generate the highest return on your...

...under way, the promotion system of the present invention tracks its progress, generates performance alerts **when** user-defined parameters are exceeded, and quickly pinpoints problems. Meanwhile, results are fed 1 5

...

...cooperate to implement statistical market response estimation that provide statistically stable, fact-based information on **customer response** to a promotions. The modules further allow data capture to leverages enterprise and supply chain...pricing system.

Sales order information answers the question of "who bought what at what price **when** and how," where the "who" identifies the customer segment or profile of the customer; the...retailer knows how much of this inventory is normally sold within a given period of **time** given historical information and general business knowledge. However, they do not know the optimal discount to set to achieve the objective of selling that inventory within the specified **time** period. In other words, the user does not want to over discount a product.

Promotions...

...data from a database containing product catalog information or may employ known data collection and **mining** techniques such as automated XML data crawling applications.

0 Alternatively, the PSM may use defining...incentive typing method 410, the ITM 400 collects incentive offers for promotion programs over certain **time** periods, step 420. The ITM 400 specifies different incentive types associated with promotion programs for...

...and competitors products identified by the PSM 200. For instance, the incentives may include rebates, **discounts**, low-rate **financing**, bundled goods, etc.

9

During step 420, the user may provide the promotion data, or...

...may be automated or specified by the user. The DAM 500 may then determine a **time** interval at which to aggregate transaction volume

of alert, it could be anything beyond the basic **time** unit, and it is highly desirable to have other **time** units. For instance, if the basic **time** unit is made at weekly level, the **time** unit could be week, month, quarter, and year, etc for alerts of current period vs...

...metrics and draw these into the analysis

Basic alert types include actual vs. forecast, current **time** period vs. previous period, same variation trend, and year over year comparison. The actual vs. forecast alert is generated by comparison of actual values in the current **time** period to the forecast value.

The baseline value is forecast value for current **time** period. For instance, if the actual sales of button down shirt for last week were...

...a general forecast or planning enables a more general actual vs. forecast alert. The current **time** period vs. previous period alert is generated **when** actual values for current **time** period are deviated from the previous **time** period at certain degree. The baseline value may be the actual values for the previous **time** period. For instance, if the actual sales of button down shirt for 5 February were...

...of January, such type of alert would be stimulated.

A variation trend may be generated **when** actual values in n consecutive **time** periods decrease or increase, showing a consistent trend in these **time** period. In this case, the baseline value could be a correlation coefficient for the **time** serial of actual values and **time** periods. For instance, if the monthly actual sales of button down shirt from January to...

...correlation

coefficient is more than 0

Similarly, a year-over-year alert may be generated **when** actual values for a **time** period deviate from the same **time** period in the previous year to a certain degree. The baseline value refers to the value for the same **time** period in the last year. For instance, if December sales of button down shirt in...U) and downscale (C) categories. The promotions system 100 may further define a trend or **time** period so as to compare offers across different times and thereby allow normalization for past...

...volumes for all choices in the baseline program, given the choice context. Another issue arises **when** user estimates V91UMeA,BBase Young. Practically, users may not have a good idea about this...a product for a certain segment, channel,

deal-type over the last n periods of **time**

X is the matrix (n, in) of the drivers of a product for a certain segment,

channel, deal-type over the last in periods of **time**

P is the vector (m, 1) of the 6 for a certain product, segment, channel and deal

type over the last in periods of **time**

In this example, the promotion pricing system may estimate the variable in first, i.e...

...a certain product, deal-type, segment and channel, the promotion system 100 may estimate each **time** the number of 0, assuming global segmentation and no X-impact between trade-up/trade...

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00852890 **Image available**

**METHOD AND SYSTEM FOR ROUTING AND PROCESSING FINANCIAL TRANSACTION DATA
PROCEDE ET SYSTEME D'ACHEMINEMENT ET DE TRAITEMENT DE DONNEES SUR LES
OPERATIONS FINANCIERES**

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TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Fulltext Availability:

Detailed Description

English Abstract

...business process transaction manager (40), a key aspect of which is a
message broker function. **When** information is received about a member
from the electronic marketplace (38) or the member itself...

Detailed Description

... ease of ordering, sale of excess supply, anonymity, leverage. for
small buyers, and geographical and **time** swaps. Through real- **time**
exchanges, purchasers have a transparent view on market prices for goods.
Through Internet-based procurement, buyers can eliminate **time** on the
phone and **time** spent filling out paperwork. E-marketplaces put sellers
instantly in touch with many potential buyers...

...not be able to reach.

E-marketplaces help participants conduct their buying and selling real
time , online among many counter-parties, thereby improving price and
availability information. Consequently, inventory requirements are...

...their participants and consequently participation in their marketplace.

A particular problem arises in e-marketplaces **when** buyers are meeting new sellers, and sellers are meeting new buyers, who may be anonymous... for example, on an exchange, and the system displays clearing status and attributes. Once an **offer** is accepted, a settlement/ **financing** option is selected. A transaction confirmation is generated and populated with clearing and settlement data...

...to the system server, which updates a profile of the member with the approval information.

When the system approves a member, the marketplace sends the member an advice to apply for...profiling is done initially 3 0 through a display of the mechanisms described above. Over **time** , credit profiling can be done through the application of internal credit scoring procedures and/or ...

...buying counter-party issues trade credits, and/or the selling member is credited at the **time** . The system 1 0 tracks the status of a transaction throughout, until the point at...

...are limited by the clearing status(es) of the two potential counter-parties. At S5, **when** an offer is accepted, a transaction confirmation is generated, and the confirmation is populated with...the goods, through an authorized delivery provider. At S39, the delivery provider notifies escrow services **when** the shipment is delivered. At S40, the buyer has a pre-determined **time** to reject the shipment, and upon expiration of that **time** period, escrow services delivers the funds to the seller. At S41, the system 10 tracks...shared across various services that are offered up via the system 1 0. For example, **when** a credit check is performed on a particular customer, that information can be shared across...

...a new member may initially qualify only for escrow services, but after a period of **time** , the financial institution 3 0 may see a payment history for the member and feel the exchange, **when** the system 1 0 obtains information about the member from the exchange 38, it is...

...for one or more services, and the exchange 38 provides certain information about the member. **When** the system 1 0 needs additional information from the member or the member wishes to...

...of the present invention, a key aspect of which is a message broker function 68. **When** information is received about the member from the exchange 3 8 and/or the member...handing off membership information to the additional providers and receiving updates to the member profiles **when** members are accepted for service.

In addition, the system 1 0 provides a facility...

...10 provides for the authorization of transaction amounts against open credit lines and flag **when** a credit facility is determined to be inadequate to meet impending trade deal, which involves...

...the process of physical settlement of goods through electronic confirmation received from logistics providers, and **data mining** services.

Figs. 1 1 - 1 2 is a flow chart which illustrates an example of...

12/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00837961 **Image available**

MENU DRIVEN MANAGEMENT AND OPERATION TECHNIQUE
GESTION PILOTEE PAR MENU ET TECHNIQUE DE FONCTION

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2000190170 20000317

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Main International Patent Class: G06F-017/60

Sylvia Keys

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Fulltext Availability:
Detailed Description
Claims

Legal Status (Type, Date, Text)

...A1 Before the expiration of the **time** limit for amending the claims and to be republished in the event of the receipt...

Detailed Description

... customer pays for the provided services to the plant by the service provider according to **time** and expense. The individual services are performed on the basis of specific contracts; i.e...

...status analyses are carried out, motor status analyses are carried out, motors are rewound, etc., **when** the customer considers it necessary or following some corresponding guidelines. Up to now, the providing...

...replacement services. The repair/replacement service partly ensues with warehoused parts of the service provider. **When** a software update is made, this likewise ensues with standard software that is then brought... a NAFTA country. One of these regional centers are open during business hours at any **time** of the day to provide support for the local service locations. 3 0 The regional...

...the customer's financial system result (profit) and to lower the costs over the life **time** of the system (life **time** costs). For this purpose, the availability and the reliability -- in 1 5 the form of availability **time** windows on demand -- are adapted to the demand of the production processes, of the market...

...proactive Business Based Maintenance approach, minimized downtime, optimized asset management, capital solutions, and fast response **when** and where it is needed.

Another object of the present invention is to provide modular...country. One of these regional centers are 2 0 open during business hours at any **time** of the day to provide support for the local service locations. The regional centers are...system result (the profit of the customer) and to lower the costs over the life **time** of the system (life **time** costs). For this purpose, the availability and the reliability of the motor system -- in the form of availability **time** windows on 2 5 demand -- are adapted to the demand of the production processes, of...

...approach, minimized 3 0 motor downtime, optimized asset management, capital solutions, and fast response

9

when and where it is needed.

Another object of the present invention is to provide modular...

...a NAFTA country. One of these regional centers are open during business hours at any **time** of the day to provide support for the local service locations. The regional centers are...diagram of the software tool sets utilized in

the present invention;

Figure 14 is a **time** and organization level diagram comparing the present

invention to prior arrangements;

Figure 15 is a...1 5 business aspects. This shortens the process from the full review where costs and **time** commitments are to be kept low. 3 0 As a further step 18, a technical...the modernization 0

using the maintenance **time** schedule, work orders, spare parts, tools, and safety measures are addressed.

Documentation is also provided...reporting inquiries around the clock and return calls by qualified engineers are provided within a **time** limit which is stipulated. For teleservicing, on-line connections are made between the systems specialists...

...generators to collect measurements continuously during operation so that preventative maintenance actions can be taken **when** necessary. Continuous monitoring of the conditions on-line or telemonitoring allows the plant to operate...

...power plant 2 5 management systems of the present invention, maintenance costs go down over **time** .

e-business

A further aspect of the present invention is to provide services via electronic...to the system 662 includes job finish information, accounting information, equipment status information, delay information, **time** information, status and forecasting information, etc.

The present invention provides that all communications data and...

Claim

... in claim 1, further

122 comprising the step of modifying OEM defaults and utilizing modified defaults **when** the OEM defaults are 124 not advantageous for the customer.

40 Customer-related technical services...the steps of 272 a comparative audit including a snapshot audit at two comparative points in **time** , wherein the data from each snapshot audit is utilized to evaluate individual equipment 274 categories...

...94

an overall equipment condition evaluation, which can be compared to other points in 78 **time** .

88 A method as claimed in claim 68, further comprising the steps of: 2 8...comprising the steps of a comparative audit including a snapshot audit at two comparative points in **time** , 354 wherein the data from each snapshot audit is utilized to evaluate individual motor categories...

...provide 358 an overall motor condition evaluation, which can be compared to other points in **time** . 112. A method as claimed in claim 94, further comprising the steps of 3 6 0...

12/3,K/13 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS

PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

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Patent and Priority Information (Country, Number, Date):
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Application: WO 2000US35216 20001222 (PCT/WO US0035216)
Priority Application: US 99470805 19991222; US 99469525 19991222; US 99470039 19991222
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Fulltext Availability:
Detailed Description

Detailed Description

... system. Thus, one of the major difficulties in international trade is to assure payment, particularly **when** the buyer or the seller is a small or medium sized business which expects difficulties...
...the beneficiary of the letter, for example, a seller of goods, specified sums of money **when** certain conditions are fulfilled, to be charged to the account of the person, for example...difficult for parties wishing to participate in international trade to use the L/C mechanism **when** the value of the goods involved in a transaction is small enough that the expense...a line of credit.

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof. Such description makes reference to the...

...diagram of the trade platform over which buyer and seller processes take place in
real **time** ; I
Figure 3 illustrates several eCommerce capabilities of the VTrade system, including elfon-nation Convergence...

...a process for a payment transaction during a trade; Figure 19 illustrates a payment process **when** there is no disagreement on the terms of the documents;
Figure 20 depicts a payment process **when** there is a disagreement on the terms of the documents;
Figure 21 depicts a process...

past, present and future workloads as well as...The business will help determine where the printers need to be located based on where/ **when** printing needs to take place. In some instances local printing may or may not be...traffic is more complex. With new systems being installed, only educated guesses about how and **when** printing will take place can help determine print routing functionality. In most cases, some adjustments ...

...tool?

Controls report production and distribution from the moment the report is created to the **time** the printed report is dropped in the end-user's mailbox (electronic, paper, microfiche, etc...)

...the archival of reports in a compressed format first on disk, for a user specified **time** and then to tape or optical.

o Process reports in due-out-sequence.

Automatic report...

12/3,K/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00814140

**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**

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Patent and Priority Information (Country, Number, Date):

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NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

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(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Word Count: 106212

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... system. Thus, one of the major difficulties in international trade is to assure payment, particularly **when** the buyer or the seller is a small or medium sized business which expects difficulties...

...the beneficiary of the letter, for example, a seller of goods, specified sums of money **when** certain conditions are fulfilled, to be charged to the account of the person, for example...difficult for parties wishing to participate in international trade to use the L/C mechanism **when** the value of the goods involved in a transaction is small ...report, and beneficiary certificate.

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...of the trade platform over which buyer and seller processes take place in real **time** ;

Figure 3 illustrates several eCommerce capabilities of the VTrade system, including information Convergence, eProcurement, efilling...a process for a payment transaction during a trade; Figure 19 illustrates a payment process **when** there is no disagreement on the terms of the documents;

Figure 20 depicts a payment process **when** there is a disagreement on the terms of the documents;

Figure 21 depicts a process...

...financing for a buyer (importer) in the VTrade system;

Figure 22 illustrates a payment process **when** a direct transfer of funds is available; Figure 23 is a flowchart illustrating a process...

...station, a processing hub, and a credit provider system;

Figure 36 illustrates an exemplary technical **framework** for a VTrade system; Figure 37 illustrates several potential security threats, including viruses, and internal...

...dispute resolution via the ICC international court for arbitration;

Figure 41 illustrates a legal framework **when** the rules are set by the VTrade Enterprise;

Figure 42 depicts the legal responsibilities of...VTrade simply eliminates paper thereby streamlining the flow of the trade process.

ODecreases turn-around- **time** (order-shipment-delivery)

*VTrade connects all parties to a transaction thereby facilitating communication and information...

...of the trade platform 106 over which buyer and seller processes take place in real **time** . In the VTrade enterprise 200, supply 202 is integrated with demand 204 to facilitate interaction...present an interface that conforms to an object model and which are accessed at run-**time** through a component integration architecture. A component integration architecture is a set of architecture - 22...from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine

12/3,K/15 (Item 15 from file: 349)
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99444773 19991122; US 99444798 19991122

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MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Detailed Description

Claims

Detailed Description

... a significant amount of manual human interaction to install, setup,
operate, modify and maintain.

Specifically, **when** a new telephone switch such as a PBX is to be
installed at a facility...

...the associated cable records for the equipment, and cable and service
activities, has also increased.

When a telephone switch is accompanied by other telecommunications
equipment, such as voice messaging systems, call...

...In such case, not only must a technician program the main
telecommunications switch, but additional **time** (and money) must be
spent for programming ancillary equipment with similar information.
Typically, these systems...

...device to device, by using an entirely different command structure for each different component. Therefore, **when** done manually, a technician must remember different command structures for each of the devices that ...

...to allow the equipment to be properly configured. Thus, not only is there a substantial **time** commitment needed to review and enter the information received on such questionnaires into the...
...checked for errors or duplications and processed months in advance.

Such disadvantages are particularly highlighted **when** an outdated PBX or central office system is replaced with an improved system, or a...

accordance with a preferred embodiment;

Figure 38 is a control flow diagram illustrating the Change **Time** command in accordance with a preferred embodiment;

Figure 39 is a control flow diagram illustrating the Change Daylight Savings **Time** command in accordance with a preferred embodiment;

Figure 40 is a control flow diagram illustrating...a preferred embodiment of the present invention; and

Figure 52 is a flowchart showing a **Data Mining** Process in accordance with a preferred embodiment of the present invention.

Figure 53 is a...

...present invention.

Figure 86 is a flow diagram depicting considerations to be taken into consideration **when**

identifying the core technologies to be used in an architecture;

Figure 87 is a chart...

...technology-, Figure 88 is a chart that can be utilized to determine whether to use **Client** Server technology; Figure 89 is a chart that can be utilized to determine whether to...present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms...

...the object representing the piston engine. The relationship between these objects is called inheritance.

19

When the object or class representing the ceramic piston engine inherits all of the aspects of object can represent user-defined data types such as **time**, angles, and complex numbers, or points on the plane.

With this enormous capability of an...

...These interfaces allow the user, rather than program logic, to drive the program and decide **when** certain actions should be performed. Today, most personal computer software accomplishes this by means of...all event handling and flow of control, and the programmer's code is called only **when** the framework needs it (e.g., to create or manipulate a proprietary data structure).

A...

IFNOKEYWORDSMATCH,ANALYZINGTHEUSER...

...WITH 6200

ENTIRE CLASSES OF ITEMS

AUTOMATICALLY DISPLAYING ONE OR MORE OF THE 6202

ADVERTISEMENTS **WHEN** THE ITEMS ARE SELECTED FOR DISPLAY

ROTATING THE ADVERTISEMENTS SO THAT EACH GETS AN EQUAL 6204

AMOUNT OF DISPLAY **TIME** , OR ACCORDING TO THE PREMIUM PAID BY
THE ADVERTISER

Figure 62

6103

CREATING A USER...

...QUESTIONS RELATING TO THE 6 06

CONTENT-RELATED WEB APPLICATION SERVICES

i 6608

ENABLING REAL **TIME** COMMUNICATION BETWEEN A PLURALITY OF THE USERS

I

COORDINATING THE TRANSMISSION OF ELECTRONIC MAIL 6610...

...AND BROWSING HABITS

PLACING ALL OF THE USER INFORMATION IN A DATABASE FOR 6901

RETRIEVAL **WHEN** NECESSARY

ESTIMATING A USER'S BUYING PATTERN FOR A PARTICULAR TYPE OF 6902

ITEM EACH **TIME** A USER USES THE SYSTEM

LOGGING THE USER'S CURRENT ACTIVITIES AND ENTERING THEM 6903...

personalization User-controlled Site-controlled

Mass marketing (simple) personalization

Standard product choices personalization. Individual (real- **time**)

Static in nature Targetted marketing marketing

Limited product Products configured

choices geared to the...

...FROM THE 10402

GROUP CONSISTING OF SERVER PROCESSES, DISK -SPACE,

MEMORY AVAILABILITY, CPU UTILIZATION, ACCESS **TIME** TO A

SERVER, AND A NUMBER OF CONNECTIONS IN AN E-COMMERCE

SYSTEM

UPDATING ITEMS...

...IN USE OF THE SITE OVER THE NETWORK

10910

INTERACTING WITH THE CUSTOMER IN REAL- **TIME** VIA THE SITE

BY ALLOWING THE CUSTOMER TO COMMUNICATE WITH A

CUSTOMER SERVICE REPRESENTATIVE OVER...

12/3,K/16 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00799787 **Image available**

ARCHITECTURES FOR NETCENTRIC COMPUTING SYSTEMS

**ARCHITECTURES DESTINEES A DES SYSTEMES INFORMATIQUES S'ARTICULANT AUTOUR
D'INTERNET**

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Patent and Priority Information (Country, Number, Date):

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LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: G06F-009/44

International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

English Abstract

...and an operations architecture for a netcentric computing system. The
execution architecture contains common, run- **time** services required
when an application executes in the netcentric computing system. The
development architecture is the production environment...

Detailed Description

... existed for various different types of transactions since the
mid-to-late 1960s. During this **time** period, the technology focused on
the use of batch technology. In batch processing, the business...

...transactions found in batch transactions and allowed the user to submit
them one at a **time**, 'receiving either immediate confirmation of the
success of the transaction or else feedback on the...

...a wide area network (WAN). The WAN was in itself a demanding technology
during this **time** period

SUBSTITUTE SHEET (RULE 26)

and because of these demands telecommunications groups emerged within
organizations, charged with the responsibility to maintain, evolve, and
manage the network over a period of **time**.

The theme of the 1980s was database management systems (DBMSs).

Organizations used and applied database...executable files, makes minor
updates difficult for even a small-scale user population because, every

and **time** formats for display and storage purposes. In order to do that, the common services 286 provide a set of APIs that will allow the system to convert date and **time** from ...their fault tolerance. The automatic restart/recovery feature helps a netcentric computing system to recognize **when** components have failed and attempts to restart them. Also, because of the location transparency feature...

12/3,K/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784185 **Image available**

A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117195 A2-A3 20010308 (WO 0117195)

Application: WO 2000US24125 20000831 (PCT/WO US0024125)

Priority Application: US 99386717 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150532

International Patent Class: G06F-017/22 ...

Fulltext Availability:

Detailed Description

Detailed Description

... by the U.S. Defense Department's Advanced 20 Research Projects Agency.
For a long **time**, Internet was used by researchers in universities and national laboratories to share information. As the...

...retrieval system aimed to give wide access to a large universe of documents. At that **time**, the Web was known to and used by the academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language

(HTML) format, and **when** the connection is closed in the above interaction, the server serves a passive role, i...

...in the message.

3

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when**

identifying the core technologies to be used in an architecture;

Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services;

Figure 20 depicts Streaming, in which a real- **time** data stream is transferred;

Figure 21 illustrates CORBA-based Object Messaging;

Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention;

Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list box;

Figure...for minimizing the amount of changes that need to be made to exception handling logic **when** new exceptions are added in accordance with an

embodiment of the present invention;

Figure 147...

...objects

using the multi object fetch results;

17

Figure 169 is an interaction diagram showing **when** the multi object fetch is not used; Figure 170 illustrates a flowchart for a method... present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms... from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

An object can represent user-defined data types such as **time** , angles, and complex numbers, or points on the plane.

With this enormous capability of an...These interfaces allow the user, rather than program logic, to drive the program and decide **when** certain actions should be performed. Today, most personal computer 1 5 software accomplishes this by...

...all event handling and flow of control, and the programmer's code is called only **when** the framework needs it (e.g., to create or manipulate a proprietary data structure).

A...

...s base price (although this might belong in a Product component), discounts and rules for **when** they apply, and the calculation itself One might argue that the Pricing component is more...

...deals, and either reports back to the user or makes the purchase.

A pattern emerges **when** one examines the way these Business Components interact with each other. Process-centric Business Components...create new markets. However, as technology becomes more complex, applications have become more difficult and **time** -consuming to build and maintain. Looking forward, applications must be dramatically more responsive to change...

...Given a design with these characteristics, the opportunity for reuse is significantly enhanced, and the **time** it takes to upgrade the system is dramatically reduced. The Gartner Group agrees that io...

...for the project team. They educate the team in what's important to the business.

When modeled correctly, entity-centric Business Components represent the most stable elements of the business, while...more quickly if one plans for it. And it endures if one manages it over **time**. However, both of these things are difficult to do, especially for large projects and large...

...example, they decided to use the same body style for all of their cars. Unfortunately, **when** the industry began to move away from the boxy body style, they were not well...to search the business domain for Business Components.

Then again later, during Capability Release Design, **when** the project team documents scenarios and workflows, one can perform a second iteration through the...

12/3,K/18 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784184 **Image available**

A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117194 A2-A3 20010308 (WO 0117194)

Application: WO 2000US24114 20000831 (PCT/WO US0024114)

Priority Application: US 99386430 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149954

International Patent Class: G06F-017/22 ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects
Agency. For a long **time**, Internet was used by researchers in
universities and national laboratories to share information. As the...

...retrieval system aimed to give wide access to a large universe of
docunents. At that **time**, the Web was known to and used by the
academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language
(HTML) fonnat, and **when** the connection is closed in the above
interaction, the server serves a passive role, i...

...database. In yet another

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to
the following detailed description thereof Such description makes
reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into
consideration **when**

identifying the core technologies to be used in an architecture;

Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe
services;

Figure 20 depicts Streaming, in which a real- **time** data stream is
transferred;

Figure 21 illustrates CORBA-based Object Messaging;

Figure 22 illustrates COM...pages in accordance with an embodiment of the
present invention;

Figure 96 depicts the response **time** for a User Interface to display a
list of customers in a list
box;

Figure...for minimizing the amount of changes that need to be made to
exception handling logic **when** new exceptions are added in accordance
with an

embodiment of the present invention;

Figure 147...

...using the multi object fetch results;

1 7

Figure 169 is an interaction diagram showing **when** the multi object
fetch is not used; Figure 170 illustrates a flowchart for a method...

network load and increases system response **time** . The Paging Communication pattern addresses the common need to retrieve and display large lists of...

...communication 6602 and using a common generic format to relay the meta-data information. However, **when** implementing Stream-based Communication, a number of factors influence the method for enabling each system...

...but sometimes it is one of the most important factors in a system. Short development **time** - The system must be operational in the shortest possible timeframe. Stable information characteristics - In some...

...location and size of each attribute in the message is fixed and known at design **time** . In the example below, it is known that the command will ...its Fixed Format contract to recreate the data structure. The same process works in reverse **when** System B 6804 responds to the message request.

Benefits

Performance. Because there is no **time** spent on look-ups or dynamic translation of the message, performance is better than with...messaging format is stored at a central location and is downloaded by the communicating parties **when** needed.

Globally Addressable Interface

Figure 71 illustrates a flowchart for a method 7100 for delivering...

...available clients. A Globally Addressable Interface builds upon the Interface pattern and the Naming pattern. **When** implementing a Globally Addressable Interface, a Server's operations are bundled into logical groups using...

...service. Figure 74 illustrates a customer server 7400 publicly announcing its interfaces 7402. Until that **time** , a client can't find the operations and can't use them. Thus, the Server...

...these operations.

419

Stateless Load Balancing. Globally Addressable Interfaces are generally implemented for stateless Servers. **When** Stateless Servers are used, it is a lot easier to balance the incoming load. Since...

12/3,K/19 (Item 19 from file: 349)
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00784143

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG SERVERS

SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN ENVIRONNEMENT DE STRUCTURES DE SERVICES

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,

Sylvia Keys

29-Apr-05 01:50 PM

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116739 A2-A3 20010308 (WO 0116739)
Application: WO 2000US24236 20000831 (PCT/WO US0024236)
Priority Application: US 99387576 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150248

Main International Patent Class: G06F-009/50

International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects Agency. For a long **time**, Internet was used by researchers in universities and national laboratories to share information. As the...
...retrieval system aimed to give wide access to a large universe of documents. At that **time**, the Web was known to and used by the academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language (HTML) format, and **when** the connection is closed in the above interaction, the server serves a passive role, i...

...to be reestablished.

3

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when**

identifying the core technologies to be used in an architecture;

Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services;

Figure 20 depicts Streaming, in which a real- **time** data stream is transferred;

Figure 21 illustrates CORBA-based Object Messaging;

Figure 22 illustrates COM...

...a billing component, and a finance component; Figure 48 illustrates the Enterprise Information Architecture (EIA) **model**; Figure 49 illustrates a V-model of Verification, Validation, and Testing; Figure 50 portrays of ...pages in accordance with an embodiment of the present invention; Figure 96 depicts the response **time** for a User Interface to display a

opportunity for reuse is significantly enhanced, and the **time** it takes to upgrade the system is dramatically reduced. The Gartner Group agrees that component...

...for the project team. They educate the team in what's important to the business.

When modeled correctly, entity-centric Business Components represent the most stable elements of the business, while...

...more quickly if one plans for it. And it endures if one manages it over **time**. However, both of these things are difficult to do, especially for large projects and large...

...example, they decided to use the same body style for all of their cars. Unfortunately, **when** the industry began to move away from the boxy body style, they were not well...to search the business domain for Business Components.

Then again later, during Capability Release Design, **when** the project team documents scenarios and workflows, one can perform a second iteration through the...

12/3,K/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784140

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE
INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN
ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE
INTERFACE ADRESSABLE GLOBALEMENT

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116735 A2-A3 20010308 (WO 0116735)
Application: WO 2000US24198 20000831 (PCT/WO US0024198)
Priority Application: US 99387214 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150371

Main International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects Agency. For a long **time**, Internet was used by researchers in universities and national laboratories to share information. As the...
...retrieval system aimed to give wide access to a large universe of documents. At that **time**, the Web was known to and used by the academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language (HTML) format, and **when** the connection is closed in the above interaction, the server serves a passive role, i...

...using the naming service.

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when**

identifying the core technologies to be used in an architecture;

Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services;

Figure 20 depicts Streaming, in which a real- **time** data stream is transferred;

Figure 21 illustrates CORBA-based Object Messaging;

Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention;

Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list

box;

Figure...for minimizing the amount of changes that need to be made to exception handling logic **when** new exceptions are added in accordance with an

embodiment of the present invention;

Figure 147...

...using the multi object fetch results;

1 7

Figure 169 is an interaction diagram showing **when** the multi object fetch is not used; Figure 170 illustrates a flowchart for a method... present an interface that conforms to an object model and which are accessed at ran- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms... from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

An object can represent user-defined data types such as **time**, angles, and complex numbers, or points on the plane.

...s base price (although this might belong in a Product component), discounts and rules for **when** they apply, and the calculation itself 1 5 One might argue that the Pricing component...

...deals, and either reports back to the user or makes the purchase.

A pattern emerges **when** one examines the way these Business Components interact with each other. Process-centric Business Components...to the fact that earlier in the development process User Interface Components are generally not **modeled** as process-centric Business Components. Instead, they typically originate from the workflow, dialog flow, and...
...create new markets. However, as technology becomes more complex, applications have become more difficult and **time**-consuming to build and maintain. Looking forward, applications must be dramatically ...Given a design with these characteristics, the opportunity for reuse is significantly enhanced, and the **time** it takes to upgrade the system is dramatically reduced. The Gartner Group agrees that component...

...for the project team. They educate the team in what's important to the business.

When modeled correctly, entity-centric Business Components represent the most stable elements of the business, while anticipate the range of possible change (i.e., to **anticipate** the future). The Business Component **Model** will be more flexible and reusable if it is challenged by scenarios that are likely...

...more quickly if one plans for it. And it endures if one manages it over **time**. However, both of these things are difficult to do, especially for large projects and...

...enterprise-wide reuse. After all, their most important objective is to deliver value to their **customers**. Reuse must be engrained into the culture. This could mean teams responsible for project-wide...

...example, they decided to use the same body style for all of their cars. Unfortunately, **when** the industry began to move away from the boxy body style, they were not well Release Design, **when** the project team documents scenarios and workflows, one can perform a second iteration through the...

12/3,K/21 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784139

A SYSTEM; METHOD AND ARTICLE OF MANUFACTURE FOR A SELF-DESCRIBING STREAM IN
A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A UN FLUX
D'AUTODESCRIPTEURS DANS UN ENVIRONNEMENT DE MODELES DE SERVICES DE
COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

Sylvia Keys

29-Apr-05 01:50 PM

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116734 A2-A3 20010308 (WO 0116734)

Application: WO 2000US23999 20000831 (PCT/WO US0023999)

Priority Application: US 99387070 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150517

Main International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects Agency. For a long **time**, Internet was used by researchers in universities and national laboratories to share information. As the...
...retrieval system aimed to give wide access to a large universe of documents. At that **time**, the Web was known to and used by the academic/research community only. There was...

...n of a text document coded in a standard Hypertext Markup Language (HTML) format, and **when** the connection is closed in the above interaction, the server serves a passive role, i...

...object-based systems.

3

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when**

identifying the core technologies to be used in an architecture;

Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services;

Figure 20 depicts Streaming, in which a real- **time** data stream is transferred;

Figure 21 illustrates CORBA-based Object Messaging;

Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention;

Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list box;

Figure...for minimizing the amount of changes that need to be made to

deliver value to their **customers** . Reuse must be engrained into the culture. This could mean teams responsible for project-wide...

...example, they decided to use the same body style for all of their cars. Unfortunately, **when** the industry began to move away from the boxy body style, they were not well...

...processes and frameworks (i.e., high-level reuse). As a result, they were able to **respond** more quickly to the changing requirements. Engagement experience has shown that the-same thing can...to search the business domain for Business Components.

Then again later, during Capability Release Design, **when** the project team documents scenarios and workflows, one can perform a second iteration through the...

12/3,K/22 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784138

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST BATCHER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR MODULE DE MISE EN LOTS DES REQUETES DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES TRANSACTIONNELS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mills Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116733 A2-A3 20010308 (WO 0116733)
Application: WO 2000US23885 20000831 (PCT/WO US0023885)
Priority Application: US 99387575 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150393

Main International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects Agency. For a long **time**, Internet was used by researchers in universities and national laboratories to share information. As the...
 ...retrieval system aimed to give wide access to a large universe of documents. At that **time**, the Web was known to and used by the academic/research community only. There was...
 ...form of a text document coded in a standard Hypertext Markup Language (HTML) format, and **when** the connection is closed in the above interaction, the server serves a passive role, i...
 ...one embodiment of the present invention, responses to the requests may be received and the **responses** may be bundled into a reply. In a further embodiment of the present invention, the...
 ...separated into submessages.

3

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...Vehicle Cube;
 Figure 6 is a flow diagram depicting considerations to be taken into consideration **when** identifying the core technologies to be used in an architecture;
 Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services;
 Figure 20 depicts Streaming, in which a real- **time** data stream is transferred;
 Figure 21 illustrates CORBA-based Object Messaging;
 Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention;
 Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list box;
 Figure...for minimizing the amount of changes that need to be made to exception handling logic **when** new exceptions are added in accordance with an embodiment of the present invention;
 Figure 147...

...related objects
 using the multi object fetch results;
 Figure 169 is an interaction diagram showing **when** the multi object fetch is not used;
 17
 Figure 170 illustrates a flowchart for a...present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms...from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

discounts and rules for **when** they apply, and the calculation itself.

One might argue that the Pricing component is more...

...deals, and either reports back to the user or makes the purchase.

A pattern emerges **when** one examines the way these Business Components interact with each other. Process-centric Business Components...create new markets. However, as technology becomes more complex, applications have become more difficult and **time** -consuming to build and maintain. Looking forward, applications must be dramatically more responsive to change...

...Given a design with these characteristics, the opportunity for reuse is significantly enhanced, and the **time** it takes to upgrade the system is dramatically reduced. The Gartner Group agrees that component...

...for the project team. They educate the team in what's important to the business.

When modeled correctly, entity-centric Business Components represent the most stable elements of the business, while...more quickly if one plans for it. And it endures if one manages it over **time**. However, both of these things are difficult to do, especially for large projects and large...

...example, they decided to use the same body style for all of their cars. Unfortunately, **when** the industry began to move away from the boxy body style, they were not well...

...to search the business domain for Business Components.

Then again later, during Capability Release Design, **when** the project team documents scenarios and workflows, one can perform a second iteration through the...

12/3,K/23 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784137

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE
COLLECTION IN ENVIRONMENT SERVICES PATTERNS

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION
D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918
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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116729 A2-A3 20010308 (WO 0116729)

Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

(g) a code segment that sends information to the clients identifying the contexts that have not been accessed in the predetennined amount of **time** .

8 A computer program as recited in claim 7, further comprising a code segment that waits a preselected amount of **time** for receiving a **response** from one of the **clients** , wherein the context is deleted if a **response** from one of the **clients** is not received within the predetermined amount of **time** .

9 A computer program as recited in claim 7, further comprising a code segment that receives a **response** from one of the **clients** requesting that one of the contexts be maintained.

10 A computer program as recited in claim 9, ftir-ther comprising a code segment that updates on the list a **time** the context was last updated to a current **time** upon receipt of the response.

11 A computer program as recited in claim 7, further comprising a code segment that accommodates a queuing delay for a **response** from the **clients** .

625

. A computer program as recited in claim 7, wherein each of the clients maintains...

...of the
outstanding server objects;
(d) logic that records on the list a duration of **time** since the clients invoked a system
accessing each of the contexts of the outstanding server...

...logic that examines the list at predetermined intervals for determining whether a predetermined amount of **time** has passed since each of the objects has been accessed; (f) logic that selects contexts that have not been accessed in the predetermined amount of **time** ; and
(g) logic that sends infon-nation to the clients identifying the contexts that have not been accessed in the predetermined amount of **time** .

14 A system as recited in claim 13, further comprising logic that waits a preselected amount of **time** for receiving a **response** from one of the **clients** , wherein the context is deleted if a **response** from one of the **clients** is not received within the predetermined amount of **time** .

15 A system as recited in claim 13, further comprising logic that receives a **response** from one of the **clients** requesting that one of the contexts be maintained.

16 A system as recited in claim 15, further comprising logic that updates on the list a **time** the context was last updated to a current **time** upon receipt of the response.

17 A system as recited in claim 13, further comprising logic that accommodates a queuing delay for a **response** from the **clients** .

626

. A system as recited in claim 13, wherein each of the clients maintains a...

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00784132

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LEGACY WRAPPER IN A
COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET DISPOSITIF POUR MODULE D'HABILLAGE EXISTANT DANS UN
ENVIRONNEMENT DE SCHEMAS DE SERVICES DE COMMUNICATION**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill
Roadast, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116724 A2-A3 20010308 (WO 0116724)

Application: WO 2000US24084 20000831 (PCT/WO US0024084)

Priority Application: US 99386834 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150947

Main International Patent Class: **G06F-009/44**

International Patent Class: **G06F-009/46**

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects
Agency. For a long **time** , Internet was used by researchers in
universities and national laboratories to share information. As the...
...retrieval system aimed to give wide access to a large universe of
documents. At that **time** , the Web was known to and used by the
academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language
(HTML) fannat, and **when** the connection is closed in the above
interaction, the server serves a passive role, i...

...for the legacy system.

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to
the following detailed description thereof Such description makes
reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when** identifying the core technologies to be used in an architecture; Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services; Figure 20 depicts Streaming, in which a real- **time** data stream is transferred; Figure 21 illustrates CORBA-based Object Messaging; Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention; Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list box; Figure...for minimizing the amount of changes that need to be made to exception handling logic **when** new exceptions are added in accordance with an embodiment of the present invention; Figure 147...

...using the multi object fetch results;

1 7

Figure 169 is an interaction diagram showing **when** the multi object fetch is not used; Figure 170 illustrates a flowchart for a method...has become increasingly used to develop complex applications. As OOP moves toward the mainstream of **software** design and development, various **software** solutions require adaptation to make use of the benefits of OOP. A need exists for...

...present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms...from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

An object can represent user-defined data types such as **time** , angles, and complex numbers, or points on the plane.

With this enormous capability of an...These interfaces allow the user, rather than program logic, to drive the program and decide **when** certain actions should be performed. Today, most personal computer software accomplishes this by means...

...all event handling and flow of control, and the programmer's code is called only **when** the framework needs it (e.g., to create or manipulate a proprietary data structure).
A...

...libraries.

Behavior versus protocol. Class libraries are essentially collections of behaviors that you can call **when** you want those individual behaviors in your program. A framework, on the other hand, provides...side problems by.

Improving performance on the client side;
Enabling the creation of dynamic, real- **time** Web applications; and

...enterprise-wide reuse. After all, their most important objective is to deliver value to their **customers**. Reuse must be engrained into the culture. This could mean teams responsible for project-wide...

...example, they decided to use the same body style for all of their cars. Unfortunately, **when** the industry began to move away from the boxy body style, they were not well...to search the business domain for Business Components.

Then again later, during Capability Release Design, **when** the project team documents scenarios and workflows, one can perform a second iteration through the...

12/3,K/25 (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784131

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES D'INFORMATIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800, 2029 Century Park East, Los Angeles, CA 90067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116723 A2-A3 20010308 (WO 0116723)

Application: WO 2000US24083 20000831 (PCT/WO US0024083)

Priority Application: US 99386238 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GE
GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150940

Main International Patent Class: **G06F-009/44**

International Patent Class: **G06F-009/46**

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects Agency. For a long **time**, Internet was used by researchers in universities and national laboratories to share information. As the...

...retrieval system aimed to give wide access to a large universe of documents. At that **time** , the Web was known to and used by the academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language (HTML) format, and **when** the connection is closed in the above interaction, the server serves a passive role, i...

...remainder of the objects.

3

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to the following detailed description thereof Such description makes reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when**

identifying the core technologies to be used in an architecture;
Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services;

Figure 20 depicts Streaming, in which a real- **time** data stream is transferred;

Figure 21. illustrates CORBA-based Object Messaging;

Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention;

Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list box;

Figure...for minimizing the amount of changes that need to be made to exception handling logic **when** new exceptions are added in accordance with an

embodiment of the present invention;

Figure 147...

...related objects

using the multi object fetch results;

Figure 169 is an interaction diagram showing **when** the multi object fetch is not used;

17

Figure 170 illustrates a flowchart for a...present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms...from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

An object can represent user-defined data types such as **time** , angles, and complex numbers, or points on the plane.

With this enormous capability of an...way.

Two different programmers can use the same set of class libraries to write two **programs** that do exactly the same thing but whose internal

12/3,K/28 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A
TRANSACTION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE
REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150733

Main International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects
Agency. For a long **time** , Internet was used by researchers in
universities and national laboratories to share information. As the...

...retrieval system aimed to give wide access to a large universe of
documents. At that **time** , the Web was known to and used by the
academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language
(HTML) forinat, and **when** the connection is closed in the above
interaction, the server serves a passive role, i...

...with higher weights.

3

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will be better understood **when** consideration is given to
the following detailed description thereof Such description makes
reference to the...

...Vehicle Cube;

Figure 6 is a flow diagram depicting considerations to be taken into consideration **when** identifying the core technologies to be used in an architecture; Figure 7 is a chart...Figure 19 illustrates Publish and Subscribe services; Figure 20 depicts Streaming, in which a real- **time** data stream is transferred; Figure 21 illustrates CORBA-based Object Messaging; Figure 22 illustrates COM...pages in accordance with an embodiment of the present invention; Figure 96 depicts the response **time** for a User Interface to display a list of customers in a list box; Figure...for minimizing the amount of changes that need to be made to exception handling logic **when** new exceptions are added in accordance with an embodiment of the present invention; Figure 147...

...related objects

using the multi object fetch results;

Figure 169 is an interaction diagram showing **when** the multi object fetch is not used;

17

Figure 170 illustrates a flowchart for a...present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms...from" the object representing the piston engine. The relationship between these objects is called inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

An object can represent user-defined data types such as **time** , angles, and complex numbers, or points on the plane.

With this enormous capability of an...over again. A relatively new extension of the class library concept is to have a **framework** of class libraries. This framework is more complex and consists of significant collections of collaborating...

...These interfaces allow the user, rather than program logic, to drive the program and decide **when** certain actions should be performed. Today, most personal computer software accomplishes this by means of...

...all event handling and flow of control, and the programmer's code is called only **when** the framework needs it (e.g., to create or manipulate a proprietary data structure).
A...

...libraries.

Behavior versus protocol. Class libraries are essentially collections of behaviors that you can call **when** you want those individual behaviors in your program. A framework, on the other hand, provides...side problems

12/3,K/29 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784119

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116668 A2-A3 20010308 (WO 0116668)

Application: WO 2000US24113 20000831 (PCT/WO US0024113)

Priority Application: US 99386239 19990831

Designated States:

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prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149976

Main International Patent Class: G06F-009/46

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... 1960s by the U.S. Defense Department's Advanced Research Projects
Agency. For a long **time**, Internet was used by researchers in
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...retrieval system aimed to give wide access to a large universe of
documents. At that **time**, the Web was known to and used by the
academic/research community only. There was...

...form of a text document coded in a standard Hypertext Markup Language
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interaction, the server serves a passive role, i...

...and the client.

3

BRIEF DESCRIPTION OF THE DRAWINGS

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...using the multi object fetch results;

1 7

Figure 169 is an interaction diagram showing **when** the multi object fetch is not used; Figure 170 illustrates a flowchart for a method... present an interface that conforms to an object model and which are accessed at run- **time** through a component integration architecture. A component integration architecture is a set of architecture mechanisms... of the aspects of the object representing the piston engine and adds further 22 inheritance.

When the object or class representing the ceramic piston engine inherits all of the aspects of...

...latitudes and longitudes of cities.

An object can represent user-defined data types such as **time**, angles, and complex numbers, or points on the plane.

With this enormous capability 9f an...These interfaces allow the user, rather than program logic, to drive the program and decide **when** certain actions should be performed. Today, most personal computer software accomplishes this by means of...

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